

DECLARATION

I, do hereby declare that this dissertation is my effort except in instances where scholarly literature has been used and clearly cited. The report has never been submitted to any other institution of learning for any award

Signed _____ Date _____

Harriet Vicky Achola.

APPROVAL

This report has been submitted with approval of my supervisors.

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Date _____

DEDICATION

This dissertation is dedicated to my Husband Eng. Wilfred Okello for the technical assistance, encouragement and financial support during my entire study, my parents Mr and Mrs Okello David for their tireless effort to educate me and their endless prayers. Lastly to my children Brighten Achola and Michelle Acen

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Special thanks to God Almighty who gave me the life and strength to accomplish this academic work.

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LIST OF ACRONYMS

ANOVA	:	Analysis of Variance.
BM	:	Branch Manager
BOU	:	Bank of Uganda
HR	:	Human Resource
HRM	:	Human Resource Management
MOP	:	Ministry of Public service
SBU	:	Stanbic Bank Uganda
SEC	:	Sales Executive Committee
SPSS	:	Statistical Package for the Social Sciences
UIPA	:	Uganda Institute of Public Administration.
UMI	:	Uganda Management Institute

ABSTRACT

This study assessed the relationship between Staff training programs and employee retention at Stanbic bank Uganda Limited Lira branch. The problem of the study was that over the past few years quite a good number of highly skilled and trained staff have voluntarily resigned and left the bank for competitor firms in spite of being offered with better rewards. The purpose of the study was to investigate whether the training programs offered to staff at Stanbic bank had effects on retention of bank employee. The research was based on two main research objectives: to find out the relationship between on-job training and employee retention in commercial bank in Uganda, to examine the relationship between off-job training and employee retention in commercial bank in Uganda.

The study used both quantitative and qualitative methods of data collection and analysis using a sample of 48 respondents. Survey questionnaires, interview guides were mainly used for data collection and were used to analyze qualitative data. Purposive sampling technique was used to select key informants while the rest of the respondents were selected using census and quantitative sampling. Data analysis was done using SPSS software. The research outcomes revealed that each variable under consideration in the Training Programs (On-Job training and Off-Job training) has a positive contribution in terms of influence on employee Retention. The Degrees of Coefficient of Determination (R^2), Correlation Analyses, and Predictive modeling all revealed that; On-Job training had the greater influence on Employee Retention at Stanbic Bank. Hypotheses testing have also strongly and positively predicted well of On-Job training. Due to time constraint, the study was centered on staff training and employee retention in Stanbic bank Uganda. For further research, studies can be done on other areas like leadership style and employee retention and also work environment, non-monetary factors and employee retention at Stanbic bank Uganda.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This research examined the relationship between staff training and employee retention in commercial bank, a case of Stanbic Bank Lira branch. Staff training is conceived as the independent variable (IV) while employee retention is the dependent variable (DV). This chapter entails the backgrounds of the study, statement of the problem, general purpose, specific objectives of the study, research questions, research hypothesis, conceptual framework, significance, justifications, scope of the study and operational definitions.

1.1 Background to the Study

The background to the study section comprised of the historical, theoretical, conceptual and contextual background to the study. It underpinned the theory guiding the study, discuss the underlying key concepts of the study and as well as present the context under which the problem occurred within the case study.

1.1.1 Historical Background

Training varies from organization to organization and from country to another for instance in North America, staff training is taken seriously and highly encouraged because it's through training that staff knowledge and skills are developed to meet organizational objective of employee retention and high productivity. North American companies for instance in 2002 had training budget worth more than \$60 Billion. This shows that companies invest more in training. This is highly emphasized by Blanchard & Thacker (2004) that, "As the new millennium unfolded never was the belief in training as a tool for organizational success stronger.

After the World War II, the need for rapidly trained workers became more urgent and a systematic method of training called JIT or Job Instruction Training was created. JIT followed a

four-step method of instruction and was most effective for simpler, more manipulative tasks (Sleight, 2003). The effectiveness of Job Instruction Training was diminished when applied to more complicated tasks. As a result, as job tasks became more complicated in the time following World War II, this method then lost its popularity. Although the use of traditional Job Instruction Training as originally developed, it virtually disappeared, the movement signaled a move away from the more traditional on-the-job training or job shadowing to more formalized, planned, and organized training (Sleight, 2003). It was not until 1970's that forever changed, training became what it is known as today (Laff, 2008).

Before the workplace was filled with many different types of people: war veterans, great depression survivors, and young baby boomers. This forced employer to stray from one type of training to fits all and move towards a more focused training approach. Although training at workplaces are even more diversified today than it was then. Luckily, as technology advances it makes meeting the specific training requirements of each employee easier to accomplish (Shane, 2012).

Recently training in workplace has enjoyed a long and colorful history; riding ebbs and tides of popularity along with other systems in the workplace (Langford, 2008). Training has been a subject to trends and fads as any other aspect of organization. Presently, business climate is increasingly becoming more receptive to training. The training industry is responding to the change in climate by becoming more business oriented, embracing technology and becoming increasingly more likely to evaluate training rather than train for the sake of training. That aside, modern organizations are expecting bottom-line impact from training interventions and training professionals must find ways to meet those expectations (Rothwell & Kazanas, 1995).

According to the study conducted by Bigambo (2004) on the output of Commercial Banks', he found performance of workers was below set standards due to lack of training. Furthermore,

Omanga, (2008) in his study titled “motivation as a factor for employee retention in Stanbic Bank”, suggests that strategies such as: offering employees with benefits such as reasonable flexibility with work and family balance, performance reviews and performance based salary increment along with paid holidays and sick days leave could help better manage employee turnover rates in the banks although some of the mechanisms may not be economically viable.

A lot of effort has been put in Uganda for employee training .After independence, the government officially opened the Uganda Management Institute (UMI) in October 1969 as the Uganda Institute of Public Administration (UIPA) as an in service training Centre for the Public Service and Parastatal organizations in Uganda. The managers to be train by UMI were expected to provide improved service delivery, better personnel management systems, better financial management principles and practices, reliable and efficient information systems and improve performance in all sectors of the economy (Ssonko, 2007).

Privatization, liberalization and above all globalization, coupled with very complex and volatile working environment in all sectors, higher institutions of learning inclusive, have led to stiff competition and necessitates institution to maintain the best human resources with excellent competencies which cannot be imitated by the other competitors. The work environment and altitude of the contemporary employees have changed with the coming of such issues like the downsizing, cost reduction, outsourcing, mergers, acquisition and other organizational changes that have eroded staff loyalty and trust which has resulted into a number of staff retention issues, (Reichheld & Markey, 1992). Although most employees today are self-directed and willing to work hard, they want to work on their own terms and expect development in their work environment. Employers, therefore, need to manage the retention of their most valued asset by putting in place attractive policies and development programs that encompass both the employees and the organization (Reichheld & Markey, 1992).

1.1.2 Theoretical Background

This study is based on the Human capital theory developed by Gary Becker 1960 an economist from the University of Chicago and he refers to the theory as the stock of knowledge, habits, social and personality attributes, including creativity, embodied in the ability to perform labor so as to produce economic value. Human capital theory views humans and individuals as economic units acting as their own economy and the role of human capital is widely discussed in economic development, productivity analysis, innovation, public policy and education

According to Becker (1993) the basic concept of human capital theory is that investments in individual can be mathematically measured based on the economic value they are able to contribute to the society. Human capital is often subdivided into categories such as cultural capital, social capital, and economic capital, and symbolic capital and also human capital is the main crucial factor of wealth creation in developed countries. Becker and Schultz (both are representatives of the Chicago school of economics) were attaching more importance to education as an investment element which should higher profit to an individual (higher salary), a company (higher productivity), and society (technological progress, higher consumption) in the future. Becker subsequently distinguished two types of human capital-personal and social. The social contribution is evaluated by Kuchar (2007) on the example of higher consumption of skilled labour force, which means potentially higher investments and thus stimulation of economic growth.

Furthermore Becker assumed that the more educated a person, the less dependent on a specific job (this is often called job security). Such a person is however, much more adaptable, and thus the possibilities of potentially acceptable job offers are extending (employment security), this means permanent involvement of a person in work environment.

It is necessary for the human capital theory to guide this study because according to Becker one assumed benefit of human capital investment is that it will improve employee retention because workers who are receiving professional education and development are less likely to seek other opportunities. So if an employee can advance within the company through the on job and off job training, he or she won't have to look for advancement opportunities outside of the company.

1.1.3 Conceptual Background

The conceptual background presents the scholarly definitions of the key concepts that are being used in this study.

The key concepts includes: Staff training, on the job and off job and employee retention and my understanding of how staff training (on the job and off job trainings) affect retention of staff in Stanbic Bank Uganda

Training has been understood differently by different authors. Tharenou, Saks and Moore, 2007 defined training as a systematic acquisition and development of the knowledge, skills, and attitudes required by employees to adequately perform a task or job or to improve performance in the job environment. Others regard employee training and development as any attempt to impart new knowledge and skills based on employee and organizational needs which should result in improved job performance, reflected in organizational outcomes such as high productivity, improved quality and service (Salas, Cannon-Bowers, Rhodenizer & Bowers,2009).These can be on the job training given to organizational employees while conducting their regular work at the same working venues or off the job training which involves taking employees away from their usual work environments. Examples of the on job training includes but not limited to Mentoring, coaching, job rotation, delegation, project/task force and lastly attachment while the off job training includes seminars, workshops, formal academic trainings like short and long courses, programmed instruction and stimulation / Role playing.

On-the-job training is one of the major approaches to training (Coetzee & Schreuder, 2013). It has been defined as, ‘training that is planned and structured that takes place mainly at the normal work station of the trainee-although some instruction may be provided in a special training area on site-and where a manager, supervisor, trainer or peer colleague spends significant time with the trainee to teach a set of skills that have been specified in advance. It also includes a period of instruction where there may be little or no useful output in terms of productivity (Holden, 2010). On the other side, Jiang and Klein (2000) assert that On-the-job training is training that takes place while employees are actually working. It means that skills can be gained while trainees are carrying out their jobs. Furthermore, Samuel and Chipunza (2009) define On-the-job training as those types of training for employees to assist them develop their skills in particular occupation, vocation or discipline. Such types of training normally take place after an individual has begun his work responsibilities.

This study will attempt to find out how different components of staff training programs influences retention of staff in Stanbic bank lira branch. The input (independent variable) being staff training whereas the output (dependent variable) being staff retention. The independent variable will be operationalized as on-job training and off-job training respectively. On the other hand, the dependent variable is staff retention which has the dimensions of: - length of stay, intentions to stay, and commitments to work and loyalty to the bank.

It has been conceptualized that on the job training through coaching, Mentoring, Delegation, project/taskforce, counterparty, job rotation when is done properly by the managers of Stanbic bank Uganda to their subordinates, may lead to skill development, increase staff productivity, promotions and job satisfaction which will also result to employee retention through employee intention to stay, length of stay, commitment to work and lastly loyalty to the bank .on the other hand on the job training can also lead to staff leaving Stanbic bank because a number of staff

may leave for greener pastures after gaining enough skills through the on job trainings and crosses to the other competitor bank in the market .

Off the job training as a variable under training may through Seminars, workshops and formal academic courses can developed employee skills, capability, increase productivity, promotions and this may lead to employee retention by employee commitment to work, length to stay, intention to stay and loyalty to the bank.in the same way off the job training might lead to employee leaving Stanbic bank to the competitors.

1.1.4 Contextual Background

Stanbic bank is the largest Commercial Bank in Uganda by assets. The bank's asset value is estimated to be over US\$1.3 billion accounting for approximately 20.5% of the total bank assets in Uganda. (Stanbic bank Uganda Annual Report, December 2014).The Bank is committed to providing its customers with the security, convenience and value for money they expect from an international bank with African roots (SBU Annual Report, 2014).

In SBU, Human Resource Management (HRM) activities remain core in ensuring the banks growth and sustainability. To achieve this, SBU quite often undertakes deliberate staff development programs to motivate and retain employees. In spite of these initiatives, staff retention remains one of the major challenges management of SBU is grappling with (Commercial Bank press, September 2014, *BOU* Brief, June 2015).

In SBU Lira branch, twenty six (26) employees have left the bank for reasons ranging from; lack of career growth opportunities, poor supervisor-supervisee relationships, double standards in resolving employee grievances, work stress/ pressure on staffs, biased performance appraisal or employee assessment, and the diminishing competitiveness of the bank (Commercial Bank press, September 2014, *BOU* Brief, June 2015).

It has therefore become very expensive for the bank management to continue replacing the departed staffs because the cost of recruiting, selecting, orienting and training new employees have become exorbitantly high. In fact, it is estimated that training of a new staffs to the required competencies costs SBU approximately 1½ times the salary of the vacated position to replace an employee (SBU Humana Resource Management, Quarterly Progress Report, 2014).

1.2 Statement of the Problem

Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance (Samuel & Chipunza, 2009). In SBU, management has bestowed employee's with both on the job and off the job trainings, education subsidies or tuition rebates, time earned off, paid paternity leave, sabbaticals and tuition reimbursement among other in order to motivate and retain staffs (Stanbic Bank Uganda Limited press, September 2014, *BOU* Brief, June 2015).

Ironically despite the above initiatives, over the past few years quite a good number of highly-skilled and trained staffs have voluntarily resigned and left the bank for competitor firms' in-spite of being offered with better rewards. More interesting to note is majority of the staffs' who have left still had valid contracts with the bank inclusive of staffs with less than one year's experience. Notwithstanding as of now many employee have resorted to poor performance, not committed to their work, intention to leave, negative attitude, lack of team work as a way of expressing their disappointment with work environment

It is therefore feared that, failure by management to expeditiously address the above mentioned problems may lead to loss of highly skilled staff leading to poor service, the banks competitiveness, credibility, image, identity, expertise and continuity in Lango sub region. It is

why the researcher is motivated to investigate the relationship between staff training and employee retention in SBU, Lira Branch.

1.3 General Objective/Purpose of the Study

To investigate the relationship between staff training and Employee retention of commercial banks in Uganda, A case of Stanbic Bank, Lira Branch.

1.4 Specific Objectives

The study will be guided by the following specific objectives:

- i) To find out the relationship between On-Job training and Employee retention in commercial banks in Uganda.
- ii) To examine the relationship between Off-Job training and Employee retention in commercial banks in Uganda.

1.5 Research Questions

The study will attempt to provide answers to the following research questions:

- i) What is the relationship between On-job staff training and Employee retention of commercial banks in Uganda?
- ii) What relationship between Off-job training and Employee retention of commercial banks in Uganda?

1.6 Research Hypothesis

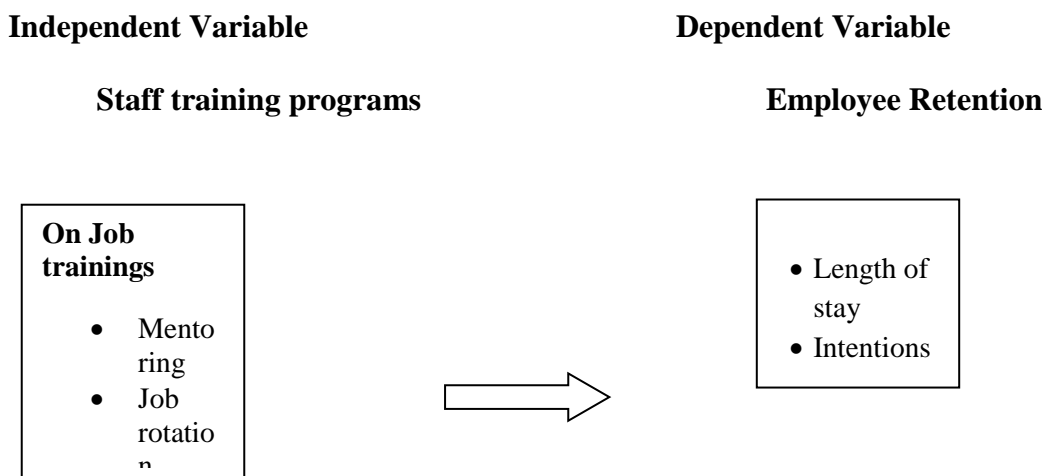
The study will be guided by the following hypotheses:

H₁ On-jobs staff training has a positive significant relationship with employee retention of commercial banks in Uganda.

H₂ Off-job training has positive significant relationship employee retention of commercial banks in Uganda.

1.7 Conceptual Framework

Reichel and Ramey (1987) defines conceptual framework as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation. It is research tool intended to assist a study to develop awareness and understanding of the situation under scrutiny and to communicate this. The independent variables and their relationship with dependent variable are presented in the following figure below;



Source: Adapted from of Horwit (2008 and modified by the researcher.

Figure 1: Conceptual Framework Showing the Relationship between Staff Training and Employee Retention of a Commercial Bank.

From the conceptual framework, it is perceived that by offering employees benefit such as mentoring, coaching, job rotation, seminars, workshops and formal academic career programs, staff will be able to commit themselves to stay longer with SBU. This in turn will lead to subsequent reduction of employee turnover in the Bank.

This model also suggests that lack of staff training can have a demoralizing effect on an organization overall efficiency through severe employee turnover. This becomes even more critical in organizations which are service-oriented like commercial banks that require highly developed skills and competencies. Nevertheless, the bank can respond to this issue by implementing: On Job and Off Job training programs in the workplace. These programs teach employees how to work toward their own goals while continuing to do productive work for the Bank. Thus, such programs can help retain a greater number of employees.

1.8 Significance of the Study

The findings and recommendations may enable SBU management to identify the best training practices that may contribute to employee retention. It is expected that the findings of this study may help highlight the ways in which staff training can be beneficial not only to SBU limited but also to the career development of its employees.

The findings and recommendations may pave way of improving the Banks competitiveness since there are many other commercial Banks operating in the same line of business in Uganda and Africa in general. The study may help the Bank management in future to implement programs such as flexible working initiatives to reduce staff turnover. In addition, a copy of the completed dissertation may be kept in the institute library as reference material for future participants and researchers who may have interest in conducting related studies.

1.9 Justification of the Study

I noted that, previous scholars relied mostly on qualitative approaches in their studies and that is why the researcher will attempt to engage mixed approaches for this project. In addition, many literature(s) reviewed for this project employed a case cohort studies designs, trend analysis and panel studies, yet it is argued that, the above research designs provide little evidence for

inferences and scientific generalizations. Hence, it is why the researcher will employ a correlation research designs in this project.

1.10 Scope of the Study

The scope of the study will be divided into three distinct sub themes as presented below.

The study will be conducted in Stanbic Bank Lira Branch in Lira Town, Plot 5/7 Obote Avenue, P.O Box 211, Lira District, and Uganda. The location of the bank is preferred by the researcher because of its accessibility besides all the data and respondent to be investigated by the researcher can be easily obtained from SBU Lira branch.

This study will limit itself to investigating the relationship between staff training and employee retention of SBU, Lira branch. In this study, staff training will be conceived as the independent variable (IV) while employee retentions as the dependent variable (DV).

The study will cover the time frame from 2014-2015. This is the period in which SBU reported massive exodus of staffs across the different branches in Uganda with Lira branch recording the highest number of departed staffs (SBU Annual Report, 2015).

1.11 Operational Definition of Key Terms

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992).

Staff training; Training is defined as the planned intervention that is designed to enhance the determinants of individual job performance at the work place. In this project it will mean On Job training and Off Job training

Employee retention; It will used to mean length of stay, intentions to stay, commitment to work and loyalty to the Bank. Furthermore (Frank, Finnegan & Taylor, 2004).

On Job trainings; used to mean mentoring, coaching and Job rotation, Delegation, induction, provided to employees of the bank in order or enhance their understanding of their Job.

Off Job trainings; will used to mean seminars, workshops, formal academic programs, conferences designed for employees of SBU to undertake in order to enhance their skills and knowledge on Job.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter will review literature related to establishing the relationship between staff training and employee retention in SBU lira branch. The review of literature will be undertaken objective by objective of the study primarily. This chapter will therefore consist of the: introduction, theoretical framework, thematic reviews and summary of the literature review

2.2 Theoretical Review

This study is supported by Human capital theory developed by Gary Becker 1960 an economist from the University of Chicago and he refers to the theory as the stock of knowledge, habits, social and personality attributes, including creativity, embodied in the ability to perform labour so as to produce economic value. Human capital theory views humans and individuals as economic units acting as their own economy and the role of human capital is widely discussed in economic development, productivity analysis, innovation, public policy and education.

Conferring to Gary Becker (1993) the basic concept of human capital theory is that investments in individual can be mathematically measured based on the economic value they are able to contribute to the society. Human capital is often subdivided into categories such as cultural capital, social capital, and economic capital, and symbolic capital and also human capital is the main crucial factor of wealth creation in developed countries. Becker and Schultz (both are representatives of the Chicago school of economics) were attaching more importance to education as an investment element which should higher profit to an individual (higher salary), a company (higher productivity), and society (technological progress, higher consumption) in the future. Thus Becker subsequently distinguished two types of human capital-personal and social. The social contribution is evaluated by Kuchar (2007) on the example of higher consumption of

skilled labour force, which means potentially higher investments and thus stimulation of economic growth.

Additionally Becker assumed that the more educated a person, the less dependent on a specific job (this is often called job security). Such a person is however, much more adaptable, and thus the possibilities of potentially acceptable job offers are extending (employment security), this means permanent involvement of a person in work environment. Becker emphasizes the importance of training to increase labor productivity during the implementation of the various tasks in different organizations

Friedman (2007) wrote about the evidence as to why people and education (human capital) are vital to a nation's economic success, and he concurred with Becker's human capital theory. Heller's (1960) promoted the human capital concept. During the late 1950s, Heller served as a consultant to the National Education Association, and he quickly seized on the idea of human capital to argue in support of legislation that would have increased federal spending on education. In the early 1960s, while Heller was serving as Chairman of the Council of Economic Advisors, he used human capital theory to convince President Kennedy that increased federal support of education should be part of the administration's portfolio of policies for raising the rate of economic growth. When the attention of President Kennedy, and then Johnson, turned to the problem of poverty, CEA economists recruited by Heller used human capital theory to formulate education policies for the War on Poverty. Prior to discussing Heller's activities we also offer a brief account of some of the fundamental assumptions underlying US education policy during the first half of the 20th century, in hopes of underscoring the extent to which the approach to education policy implicit in the human capital framework represented a break from prevailing attitudes.

Kuchar (2007), the analogy of the offered labor of an individual reflects their effort to evaluate the existing investment in vocational training (i.e. not only in education). In other words, the supply side strives for profit maximization as well. The result is, according to the same author, benefits to individuals in the form of better position on the labor market and higher economic potential from the point of view of the company due to higher productivity of more demanding work.

Flamholtz & Lacey (1981). Human capital theory proposes that people's skills, experience, and knowledge are a form of capital and that returns are earned from investments made by the employer or employee to develop these attributes. Davenport (1999) suggests that the human capital perspective is also illustrative of the employee's point of view. He contends that employees are not a cost, factors of production or assets but rather investors in a business. They invest their own human capital, and they expect a return on their investments. Staff training programs can give organizations a competitive advantage by linking the strategic interest of the organization with the interest of their employee (Ginn & terrie, 2001). This study however will be guided by human capital theory to investigate the role played by on job training and off job training on employee retention of Stanbic bank Uganda Lira branch.

It may be regarded that the relationship between staff training and employee retention in Stanbic bank Uganda limited clearly indicates employee development, high productivity, job satisfaction and hence bringing employee retention. However human capital theory may be a subject to challenges because sometimes employees receive trainings and still portrays low skills and knowledge development leading to decrease productivity. This has been brought out by McCauley and Salter (2005).

2.3 Employee Retention.

Cascio (2003) describes employee retention as the ability of an organization to retain its employees. Employee retention can be represented by a simple statistic (for example, a retention rate of 80% usually indicates that an organization kept 80% of its employees in a given period). However, many consider employee retention as relating to the efforts by which employers attempt to retain employees in their workforce. In this sense, retention becomes the strategies rather than the outcome.

Agreeing to Becker (1993) a distinction should be drawn between low-performing employees and top performers, and efforts to retain employees should be targeted at valuable, contributing employees. Employee turnover is a symptom of deeper issues that have not been resolved, which may include low employee morale, absence of a clear career development and path, lack of recognition, poor employee-manager relationships or many other issues. A lack of satisfaction and commitment to the organization can also cause an employee to withdraw and begin looking for other opportunities. Pay does not always play as large a role in inducing turnover as is typically believed by Becker.

Frank, Finnegan and Taylor (2004) define employee retention as the deliberate effort by a firm to retain its human capital or employee's from voluntarily departing the organization. They suggested that the main purpose of retaining employees is to achieve business objectives. Hence, employee retention has become a great concern to every organization and failure to do so may dwindle the organization's competitiveness.

In a business setting, the goal of employers is usually to decrease employee turnover, thereby decreasing training costs, recruitment costs and loss of talent and organizational knowledge. By implementing lessons learned from key organizational behavior concepts, employers can improve

retention rates and decrease the associated costs of high turnover. However, this isn't always the case. Employers can seek "positive turnover" whereby they aim to maintain only those employees whom they consider to be high performers

2.3 Staff training

Staff training refers to an organized activity aimed at imparting information or instructions to improve the recipient's performance or to help an employee attain a required level of knowledge or skill for performance improvement. It is aimed at instilling effectiveness, skills and knowledge of quality work. In this study it will discuss on job training and off job training activities into detail.

2.3.1 On job training and Employee retention in Commercial Bank

Some of the on-the job training techniques includes job rotation, project / taskforce, coaching, mentoring, delegation, attachment. The effectiveness of the on- the job training depends mainly upon immediate supervisors and qualified trainers. On- the job training has also been argued to be the most useful but equally the most abused and most unsuccessful method of training (Kenny & Reid, 2006).

2.3.2 Mentoring

Mentoring is already accustomed to most firms as a training tool, but this is valuable in transferring intangible and tacit knowledge (Frank, 2002). This can be achieved by pairing experienced workers with less experienced staffs over a period of time, allowing the less experienced partner to learn, observe and absorb the actions of their mentor. Mentoring can also be effective inter-generational knowledge transfer tools and can be particularly important to companies facing the retirement of key staff (Hom, 1995).

In addition, Malcolm and Tricia (2007) argue that mentoring offers a wide range of benefits to the development of good relationship. The practice is often applied to newly recruited employees in the organization by attaching them to a mentor who can be their immediate managers or any other senior manager. However, this does not imply that the older employees may be excluded from this form of raining and development rather it is mainly emphasized for the newly employed persons within the organization (Marthur, 2003).

In mentoring employees are usually provided with a trainer who is usually a superior (manager or supervisor) for the purpose of giving them support and helping the employee learn the ropes, and preparing the employee for increasing responsibility (Lynch, 2011).

According to Hom (1995) mentoring is a useful way for workers to share “lessons learned,” as the mentee will often have the chance to benefit from the mentor’s trial and error experience. By having a "go to" person to ask questions, discuss scenarios and generally learn the nuances of the company, the mentee can become a productive member much more quickly and never feel that he/she has nowhere to turn for help. If the mentor serves in a supervisory capacity or needs to depend on the performance of the mentee to reach certain objectives, he can be sure the mentee is trained properly (Forgacs,2009).

Similar views held by Reilly and Clarke (2010) suggest that mentoring has the potential to provide the mentee with the sense of achievement that comes from the mentor's feedback and assessment of his progress. The mentee's quest to gain the mentor's approval can serve as a motivating force to continue to improve his performance. The mentor can gain satisfaction from knowing that she is helping an individual and can take a measure of pride in her accomplishments. For a mentor that has already achieved a great deal of success, he or she can look at the process as a way of "giving back."

On the other side, Ssonko (2008) points out that one of the possible shortcomings of mentoring is that if the mentor-mentee relationship is forced, such as when a supervisor assigns an experienced employee to tutor a new hire, it is possible that the two may not hit it off, or that the mentor may feel he doesn't have the time to fulfill the role while still carrying out his normal job duties. The strained relationship can be counter-productive and even make the mentee feel he is not a welcome addition to the company and may hope to look for opportunities in another company.

Furthermore, Forgacs (2009) suggests that another possible disadvantage of mentoring can be the mentor may get frustrated if he feels that the mentee is not progressing quickly enough or doesn't seem able or willing to follow her direction. On the side, the mentee may also become frustrated if he/she feels that they are not getting the required guidance they need. Either way, it may be necessary for the mentee to find a new mentor if practical before the situation erodes further. However the existent research on mentoring and employee retention is biased towards large organizations frequently situated in North America. This does not reflect the Ugandan business demographics thus there is scanty Ugandan localized research on staff training in form of coaching and mentoring and this study is to rectify this imbalance.

At Stanbic bank Uganda limited lira branch mentoring is one of the strategies of staff training activities by management to develop skills and knowledge of its employee. It has been noted that through mentoring employees developed good skills and knowledge which led to high productivity through employee engagement, good communication skills, good selling skills for bank products which encouraged good performance. This is concurring with Becker (1993)

2.3.3 Coaching

Organizations generally have two key objectives when coaching: to improve performance and also retention of high performers (the Coaching Climate Survey Report 2011). Hall et al, (Gilley et al, 2010) opine that coaching involves communicating with an employee for improving on the job

performance or behaviors. It is asserted that coaching is a form of systematic feedback intervention designed to enhance employee's professional skills, interpersonal awareness and personal effectiveness. Peterson and Hicks describe five strategies of coaching processes: forging partnership, inspiring commitments, developing skills that build new competencies, developing a never say die attitude among employee and shaping environment to create conditions that feed individual growth and development while Gilley et al (2010) identifies four major phase: confronting poor performance, mentoring, training and career coaching, each of which combines to forge synergistic relationship between managers and employees that ultimately lead to improve performance (Gilley et al, 2010). Gilley asserts that ultimately coaching boosts performance at individual and organization level. In other words as the individual performance improves, the organization benefits from improve communication, creativity, manager –employee relationship and employee retention, which contributes to organization efficiency, effectiveness and performance (Gilley et al, 2010).

The impact of coaching on performance is measurable. An SEC study (Building Solutions-Ready Sales Managers, 2005) showed that sales representative who consistently received more than three hours of coaching a month achieve 107% of their sales target, whilst those who received less than two hours a month underperformed by 10%. Prosell has worked with its clients to generate improvements in customer retention of 47%, sales improvements in excess of 50% and a reduction in employee attrition rates of 39%. This has been achieved by embedding a coaching process and culture within the sales and customer service team and their managers.

Coaching can help improve employee engagement, which in turn reduces staff turnover: engaged employees are seven times less likely to leave an organization within 12 months and one and half time more likely to stay with the same employer for another five years (Right Management 2009). However, the existent research on coaching and employee retention is biased towards large

organization, frequently situated in North America. This does not reflect Ugandan business demographics thus there is very scanty Ugandan localized research on staff training in form of coaching in Uganda and this study will bridge the gap.

The study recorded that at Stanbic Bank Uganda Limited Lira branch coaching has been taking place and it's one of the training activities implemented to develop their staff capacities. The bank staff through coaching by their supervisors or senior members achieved a lot as improved communication, time management and networking and this is agreeing with (Gilley et al, 2010).

2.3.4 Job Rotation

Job rotation and transfers as a way of developing employee skills within organization involves movements of employees from one official responsibility to another for example taking on higher rank position within the organization, and one branch of the organization to another (McCourt and Eldridge 2003). For transfers for example, it could involve movement of employees from one country to another. These rotations and transfers facilitate employees acquire knowledge of the different operations within the organization together with the differences existing in different countries where the organization operates (McCourt & Eldridge 2003).

Furthermore, Lynch (2011) argues that rotating employees through different positions and often different departments, permits experience and knowledge to be shared among areas of a firm that might not normally collaborate closely with one another. In addition, the knowledge acquired by the selected employees for this method can be beneficial to the organization as it may increase the competitive advantage of the organization (Ssonko, 2008). Typically, a job rotation may involve an employee or staffs being temporarily posted to new location to allow for a greater dissemination of knowledge and allow them to benefit from each other's knowledge (McCourt & Eldridge 2003).

However, Kabungaidze, Mahlatshana and Ngirande (2013) avers that job rotation may result in frequent interruption of work especially when an employee who has been doing a particular job and gets it comfortable suddenly finds himself shifted to another job or department. This may interrupt the work flow in both departments and profoundly impact on his output(s) in the first few months or may permanently be detrimental to his morale. In some instances, job rotation may lead to misunderstanding with members of the union especially if the union perceives that employees are being harassed and more work is being taken from them.

Furthermore, Kauffman (2010) asserts if not handled well job rotation may bring about reduced uniformity in the quality of work done implying that the quality of work delivered by a new staff may be profoundly be different from that of a an experienced employee. In addition, when employees or workers are shifted or rotated in their functional areas or departments, it requires them time to adapt to their new jobs hence making mistakes in the process can be inevitable impacting on the final outcome (quality) of the job.

According to Loewenstein and Spletzer (2006) there could be different reasons as to why a company may choose to utilize job rotation such as using job rotation as a learning mechanism. There are significant benefits that may outweigh the costs involved with training employees for diversified positions. As a learning mechanism, employees are given the opportunity to learn necessary skills which can help them to advance within a company. This employment opportunity also has the effect of boosting morale and self-efficacy. The company may benefit from using job rotation by having the ability to keep key staff within a company. Larger businesses faced with the reality of a shrinking labour pool and an aging executive workforce look up to job rotation as a succession planning tool (Reilly & Clarke, 2010). To some extent, job rotation enhances the skills and legacy of the organization while working to retain younger employees who increasingly demonstrate desires to learn and experience new things. This "expedition" experienced by

younger employees helps them to understand the value of each functional area's contribution to the organizational mission (Forgacs, 2009).

However, in many organizations, job rotation is sometimes met with resistance from staffs in certain positions for example; experienced employees who are comfortable in their positions may be reluctant to rotate into other positions. MacLeod and Kennedy(2009) also noted in their publication, "Job Rotation System Report to XYZ Co.," that employees who use equipment and materials in their daily work have a hard time giving up their materials to others rotating in.

Job rotation helps workers to understand the different steps that go into creating a product and/or service delivery, how their own effort affects the quality and efficiency of production and customer service, and how each member of the team contributes to the process (Forgacs, 2009). Hence, job rotation permits individuals to gain experience in various phases of the business and, thus, broaden their perspective. It is also believed that job rotation has the ability to decrease the amount of boredom and monotony experienced by employees who work in the same position for extended periods of time.

Job rotation is also practiced to allow qualified employees to gain more insights into the processes of a company, and to reduce boredom and increase job satisfaction through job variation. Job rotation benefits employees who participate by reducing job burn-out, apathy, and fatigue, which ultimately increase the level of employee satisfaction and motivation (Plowman, 2012). However, it important to note that not all employees will be open to the idea of job rotation. High performers compared to under performers are likely to like job rotation because it is perceived to add to a greater improvement in skills (Khan, 2010)

At stanbic bank Uganda limited lira branch, job rotation has not been implemented at any level because positions are sales, system and service related making it challenging to practice job

rotation. According to the staff of the bank moving from your position to another when you are sales executive is challenging because the sales targets are given for the whole year and a staff is expected to meet them and you can miss out on your targets in case you are taken to learn another task . I believed the bank is missing out on the positive influence of job rotation like mastery or general knowledge of the bank, having a workforce that is difficult to promote in case of internal vacancies .

2.3.5 Delegation

Delegation is the assignment of tasks to subordinates. It is a dynamic tool to motivate and train staff to realize their full potential, it allows employee to develop knowledge and skills (Dalton, 2005). Delegation provides an employee with the opportunity to exercise self-direction, and control, which signals to the employee that he or she is considered by the supervisor/organization to be task competent, organizationally important, and thus promoting job satisfaction and hence making employees to stick to their jobs hoping for a promotion in future because of a sign of career growth within the organization (Chen & Aryee, 2007).

According to Anderson (www.trainmetobeaceo.blogspot.com/) in order to have effective delegation, you need to hold your designees accountable, and to be successful in holding your subordinates accountable you must actually hold them accountable. Accountability is the acceptance of responsibility for their actions and the understanding that they are required to produce a certain level of results with clear goals which the delegate believes is clearly measurable, which have been well communicated by supervisor and which have an understandable means of evaluation.

To him a basic principle of effective management is that enough authority needs to be delegated to a subordinate so that he or she may take the actions deems necessary to accomplish an objective that has been set. it is also necessary for the limits of that authority to be clearly set. This means that the subordinate to whom the superior has delegated knows not only what they may be decided by them but also what may not be decided as well and therefore to hold a subordinate you need to delegate a define authority. Anderson (www.trainmetobeaceo.blogspot.com/) argues that delegation may failed to be a factor of employee retention, when managers failed to also delegates a defined authority with the delegated task and so staff begin to look as delegation as more added task.

Charney (2004) opined that delegation is seen by employees as the best management style and this leads to employee engagement in all sections hence leading to improvements of skills and knowledge that can be used to get promotion in future within the same company. He claims that the best managers are those who have extra sense to pick and select good people together with increased teamwork, different employees are called upon to share the workload because a manager cannot be everywhere, do everything and control all decisions. Basing on this literature, this study will investigate the way delegation can affect employee retention in Stanbic Bank Uganda Lira Branch.

At stanbic bank Uganda limited lira branch, Delegation has been and is still one of the effective staff training tool being used to develop employee abilities. Delegation has enhanced their skills of improve communication, good decision making and developing an engaged team because of high level of interaction. Delegation when its practice properly can have a positive influence in an organization hence enhancing employee retention in stanbic bank Uganda limited, lira branch.

2.3.6 Induction

Kupias and Peltola (2009) defines induction as the processes and support provided by the employer in order to help a new employee to learn to know the new organization and its members as well as the explanation and task related to the job. This is given to newly recruited employees to induct them into the organization and also train them on the job they job they hold. The employees are taught the cultures, values, mission and processes and activities followed in the organization. Induction training in public service is intended for all public servants to be inducted into their new jobs in order to orientate them the culture of public service as well as the challenges of their new responsibilities (MOP, 2008).

Emojong (2004) in his study on in service training programs and their effects on performance of staff at Uganda Revenue Authority found out that the training courses an organization offers to its

employees have been on immense significance on their performance at work. As Nyambegera (2005) and Dressler (2003) state, a comprehensive induction program accomplishes the following (1) provides the new employee with information that will ease the transition into the new workplace,(2) paints a precise picture of the department and the institution as a whole, (3) introduces the new employee to departmental goals, policies and procedures, customs and traditions, (4) conveys the employees expectations, (5) relieves the new employees anxieties about starting a new job and (6) inspires the new employee to have a good attitude towards the organization and his or her new job.

Mondy et al (2005) points out that induction results in reduced employee turnover and provides other benefits giving examples of a survey of 1,400 financial officers who went through an induction process and this resulted to 83% of the respondents indicating that formal induction programs are effective in retaining and motivating employees. Findings by Kjelin and Kuusisto (2003) shows that induction packages increases job satisfaction hence reduce the likelihood of employee changing jobs often. It helps the employee to cope with practicalities of work and adjusting to the new environment.

According to Tiberondwa (2002), induction programs are organized locally through attachment, seminars and workshops for various cadres of the work staff. These courses can be done within sections or departments and units. In here the newly selected departmental heads or newly recruited employees and other workers are expected to undergo short courses to orient them to their new responsibilities, but this is not done as often as expected hence impacting on company standards. In spite of the good work by authorities / researchers, none of them has conducted study on staff training considering the role of induction towards employee retention at Stanbic bank Uganda limited Lira branch. It is against this literature that this study will be conducted to establish if Stanbic bank Uganda employees are inducted and how does this affect their retention.

2.4 Off-Job Training and Employee Retention of Commercial Banks in Uganda

Off-the job training includes; seminars, workshops, conferences and formal academic short and long courses (Kempton, 2005). This type of training has been used as a proxy for more general training in this study. While there are many forms of off-the job training, this study focuses on formal seminar, workshops and formal career program trainings because it permits employees to leave the day to day demands of their jobs behind so that they can concentrate on analysing past behaviors and reflecting on what has been successful and what has not.

2.3.7 Workshops

Ambesta (2006) on the contribution of technical and vocational training to sustainable development found out that short-term training contributes to individuals personal development, increases their productivity and income at work and facilitates everybody's participation. Usoro (2010) agrees that workshops enable employees to bridge the gap between the skill learnt and the one expected of them to possess. When employees are self-directed, they develop a positive attitude towards training and indeed would lead to employee performance when employee is nominated in different workshops, and training sessions, the employee attitude and behavior will determine the seriousness in training and development programs.

It is evident therefore that off job training is a contributing factor towards retention of employee , however the above studies dwelt a lot on performance of staff, which is none of the attempt to relate workshop to employee retention ,which gaps this study sought to fill

2.3.8 Seminars

Seminars are platforms to meet people with same interest and to learn from their field of experience (Plowman, 2012). Seminars typically take place over the course of a few days and may involve cooperative discussion, multiple speakers and opportunities to share perspectives and issues related to the topic. Hence, attending a seminar has numerous benefits, including

improving communication skills, gaining expert knowledge, and network with others and re-new motivation and confidence (Kauffman, 2010).

Furthermore, Moseley, Jeffers and Patterson (2008) proposes that seminars provide employees with an opportunity to share personal experiences, refresh old skills and also gain state-of-the-art information about various work related issues. Thus, seminars require devoting more than a couple of days learning a new skill with others who share similar problems and needs is very useful. Furthermore, MacLeod and Kennedy(2009) asserts that through seminars employees can learn much from the competent persons who will delight the discussion with insights, humor, and practical suggestions for solving challenges.

Similarly, Lynch (2011) opines that seminars may involve presentations by more than one person to a wide audience. It is more cost effective as a group of employees will be trained on a particular topic all at the same time in large audiences. This method is however disadvantageous because it is not easy to ensure that all employee's understand the topic at hand as a whole; not all trainees follow at the same pace during the training sessions; focus may go to particular trainees who may seem to understand faster than others and thus leading to under training other individuals.

Samuel and Chipunza (2009) opined that through seminars chances are high presenters can share incorrect knowledge or may not at all be knowledgeable themselves about the subject matter hence, it pays for an employees to make their own assessments prior to presentations in order not to just blindly "follow the pack". These tips, tricks, and strategies need to be weighed as to "worth" and "accuracy" before using them.

On the other hand, Pare, Temblay and Lalone (2001) suggested that external seminars can sometimes prove to be less cost effective especially when participants are tasked to absorb or

fetch their own costs such as travel costs; food costs, hotel costs, and other miscellaneous costs through their organizations or individually. In many organizations, external seminars especially those with international arrangements have often been abused as a system of distribution of bogus or unnecessary perks to employees and are conceived as part of patronage system that compromises resources (Moseley, Jeffers & Patterson, 2008).

In Uganda, many civil servants pursue seminars as vacations (holidays) to relieve work stress, shop new household items, make family trips, tour new countries, at the cost of the government or tax payers money. Upon returning, employees learn nothing from the proceeding discussions and the outcomes cannot be replicated to their workplaces. This opaque environment has permitted multiple forms of malfeasance and misuse of public funds, especially the abuse of funds given on a discretionary basis, such as per-diems and travel allowances for trainings and workshops, and department budgets for vehicles and fuel (Nalule,1990).

Furthermore, Deborah and Ofori (2006) argue that through seminars employees could be given intensive exposure to a topic through presentations and discussions led by multiple experts. According to Norwood Business Portal (2009) seminars when administered properly could provide employees with an ideal opportunity to comprehend the problem in depth especially for those who do not time to take classes. By engaging questions, taking detailed notes and being prepared for each day's events, employees can leave a seminar with a wide range of knowledge in a specific field.

However, chances are high that topics of the discussions in seminar may not actively help improve business performance or concerns and that the seminar will be a waste of time where employees may learn little or nothing from it. Overall, seminars, if chosen carefully, can be providing a good learning experience for employees. They are not miracle cures to organization problems or other problems which must be kept in mind when deciding to attend a seminar. These

are after all optional events and success or failures in organization which should probably not hinge on attendance at seminars (Reilly & Clarke, 2010).

It is evident therefore that off job training is a contributing factor towards retention of employee , however the above studies dwelt a lot on performance of staff, which is none of the attempt to relate seminars to employee retention ,which gaps this study sought to fill.

2.3.9 Formal Academic Career Programs

Unlike informal trainings programmes, formal training can be planned earlier and also plan for their evaluation (Kenny & Reid, 2006). Employees may undertake these courses and programmes while completely off work for a certain duration of time or alternatively be present for work on a part-time basis. These programmes can be held within the organization (in-house) or off the job. Off the job is argued to be more effective since employees are away from work place and their concentration is fully at training (Holden, 2001). Depending on the knowledge needed organization's structure and policies, the trainers too may be coming within the corporation or outside the organization.

Garcia (2005) states that career development could involve tracking career paths of employees. This is to ensure that the capable managerial and technical talents will be available to meet the organization's needs. One major criticism of formal career development is the difficult to get employees to stay after acquiring expensive training. Usually it is impossible to stop good and skillful workers from leaving because they could be looking for better prospects elsewhere. It is why some firms rarely give expensive training to their workers, except those whom they know are dedicated and loyal to the organization (Kabungaidze, et al, 2013).

Pareek and Rao (1992) concur that training and development of employees should be seen as an investment, not a cost; and that bad performance, ignorance and low commitment to duty are very costly barriers in business. They pointed out that the key to high performance lies in having staff

who are willing to work, are well managed, well led, well-motivated and are always re-skilling. Thus, career development provides employees with working life opportunity. It starts with, for example staff orientation, on-job training, experience, short courses, professional courses, post graduate degrees or diplomas.

Lynton and Pareck (2010) emphasize that employers should always encourage staff to re-skill as a means of benefiting the organization. These scholars equate any reduction regarding learning and development to “commercial suicide”; and they contend that organizations that actively encourage learning become more competitive (and profitable) to cope with today’s increasingly demanding and selective customers. However, it should be noted, that some organizations prefer external recruitment in a bid to select the best person for the job (Mullins, 2005).

Indeed it is argued further that career advancement makes it possible for an organization to have a well-motivated workforce and this creates among others: improved ability of managers to plan ahead for the staffing of key positions (succession planning), better identification of the organization’s workforce planning needs, increased staff morale through a sense of development and feeling valued, lower staff turnover levels and a more stable workforce; increased internal recruitment activity (rather than external), and the associated cost savings; retention of more experienced and skilled staff and improved level of service to people with a disability and families (Mullins, 2005).

Teresa and Ngirande (2014) assert that formal career development programs could offer employees a lot of benefits from training to personal development programs. These programs provide staffs with an opportunity to form learn both soft and technical skills required by their jobs which could have a direct effect on employee retention. Nevertheless, it is important to know that for employee career development program to be effective, it requires an organized and

planned effort in order to achieve a balance between the career needs of the staffs and the organization's workforce requirements.

Fenn (1999) suggests that formal career program help employee to develop their abilities to cope with new changes in future. Thus, helping employee's to improve their skills and knowledge to cope with the future requirements leads to job satisfaction. However, the challenge for organizations is to identify and develop career development program that are deemed fit for their staffs. Furthermore, Tessema and Soeters (2006) observe that employees upon returning from external training may demand for immediate promotion or alternatively require their employer to create for them parallel senior opportunities. Failure to promote them may lead to underperformance, loss of moral and subsequently departure to another company.

According to Terera and Ngirande (2014) although career development program are very useful tools for employees retention, it is usually hard to retain such employees for long time upon acquiring the required skills. Under most circumstances they end up being poached up by another competitor firm by offering them better pay terms and conditions of employment. Henceforth, bestowing career development for employees outside the organization is a true gamble because there is no guarantee the employee (s) will stay with the organization in future upon investing on them.

2.4 Summary of Literature Review

Despite the increasing effects on training of organizational employees by organizations, there is still limited literature on job training and off job training issues in developing countries (Deborah & Ofori 2006) and increasing concerns from organizational customers towards low quality services in commercial banks. It is further worth noting that while much is known about the economics of training in the developed world, studies of issues associated with training in less-developed countries are rarely found. The existing studies in this relation (Samuel, & Chipunza

2009; Tessema & Soeters 2006; Pareek and Rao 1992; Reilly and Clarke, 2010) have taken a general human resource management (HRM) focus creating a gap on issues such as the effect of the on job and off job trainings on employee retention. This study will contribute in minimizing this gap in the literature and thereby establish the basis to understand some aspects of staff training that may contribute to employee retention in general in commercial Banks.

Furthermore on the job training through coaching, Mentoring, Delegation, project/taskforce, counterpartying, job rotation when is done properly by the managers of Stanbic bank Uganda to their subordinates, may lead to skill development, increase staff productivity, promotions and job satisfaction which will also result to employee retention through employee intention to stay, length of stay, commitment to work and lastly loyalty to the bank .on the other hand on the job training can also lead to staff leaving stanbic bank because a number of staff may leave for greener pastures after gainaing enough skills through the on job trainings and crosses to the other competitor bank in the market .Off the job training as a variable under training may through Seminars, workshops and formal academic courses can developed employee skills, capability, increase productivity, promotions and this may lead to employee retention by employee commitment to work, length to stay, intention to stay and loyalty to the bank.in the same way off the job training might lead to employee leaving stanbic bank to the competitors..

CHAPTER THREE

3.0 METHODOLOGY

3.1 Introduction

This chapter presents the method that were applied in conducting the study .it consist of research design, study population, determination of sample size, sampling techniques, data collection methods, data collection instruments, quality control, data collection procedures, data analysis, measurement of variables, and ethical considerations. Furthermore, the chapter will clearly present how data for the study was collected, analyzed and interpreted in order to answer the research questions and test the research hypotheses in chapter one, thereby meeting the general purpose of the study.

3.2 Research Design

Furthermore, both quantitative and qualitative research design was adopted because it provided a 'snapshot' into the outcome of study and the characteristics associated with it, at a specific point in time (Bland, 2001). This method was used because quantitative design became relatively inexpensive, takes up little time to conduct and was often based on a questionnaire survey and provided no loss to follow-up because respondents are interviewed only once (Ahuja, 2011). Qualitative design was also adopted as one of the method for the research design and interview guide was administered and descriptive data was collected.

However the main research study used quantitative approach, and the numerical data were generated from number of questionnaires administered to several respondents.

3.3 Study Population

The study population included staff of stanbic bank lira branch. In this project, the study population consisted of fifty four (54) employees. These included: Branch Manager (1), Sales Department (10), Services Department (15), Control Department (10), Cash Department (12)

and Security Department (6); respectively. The underlying rationale is that, respondents views are essential in providing a good understanding of the relationship between staff training and employee retention in Stanbic Bank Uganda Limited Lira Branch.

3.4 Determination of Sample Size and Selection

A sample size of 48 respondents were selected from a population of 54 using the Krejcie and Morgan (1970) Formula for the determination of sample size. In this project, a sample size of 48 employees were used.

The table below summarizes sampling techniques that will be employed for the different categories of respondents of the study. The study took a sample size of 48 be drawn from a population of 54

.Table 3.1: Sample Size for the study

Category of respondents	Target population	Sample size	Sampling technique
Branch Manager	1	1	Census sampling
Sales Department	10	9	Simple random technique
Services Department	15	13	Simple random technique
Control Department	10	9	Simple random technique
Cash Department	12	11	Simple random technique
Security Department	6	6	Census sampling
Total	54	48	

Source: Krejcie and Morgan, (1970) table cited in (Amin, 2005.p.454)

Table 3.1: represents the different respondent categories in Stanbic bank, Lira branch. The table indicates there are 54 staffs in Stanbic branch representing a sample size of 48 employees (SBU, Human Resource Management Staff records, 2016). It presents the targeted population with their

corresponding sampling sizes and techniques. From the table, there is only one Branch Manager (1), Sales department (10), Service department (15), Control department (10), Cash department (12) and Security department (6) respectively with their corresponding sampling sizes. Henceforth, judgmental/purposive sampling technique will be adopted for obtaining information from the key informants (Bank branch manager) and simple random sampling technique will be used for collecting from the rest of respondents as illustrated in table 3.1 above.

3.5 Simple Random Sampling

According to Osuala (2012), Simple Random sampling techniques makes it possible to carry out a study that would otherwise be impossible to conduct because it is simple and easy to be use. It permits selection of a representative unit(s) from the population, so that results can be used to draw inferences about the total population.

This project adopted a Simple random sampling and selected respondents from the following department; sales, service, control, cash and security departments of the bank respectively. The goal of the Simple random sampling method is to obtain a sample that is a representative of the population. This technique is preferred because it provides every member of the population with equal chance of being selected. In addition, random sampling technique is simple and easy to apply and can be used concurrently with other methods of probability sampling. Hence, lists of the staff were got from the Branch manager office and then randomly selected the staff depending on their willingness to participate in the study.

3.6 Census sampling technique

Census sampling technique was used to select key informant such as branch managers (2) of SBU Lira branch. They were targeted due to their perceived knowledge arising out of their understanding, engagement and experience of banks operations. The Census sampling technique saves time, money and effort. Besides, it is flexible and meets multiple needs and interests

(Creswell, 2009). It enables the researcher to select respondents based on the number of the study and knowledge of the research phenomenon (Sekaran, 2003).

3.7 Data Collection Methods

The study adopted a mixed approach of quantitative and qualitative techniques such as in- depth-interviews and pre-coded questionnaires were administered both secondary and primary data were collected during the study.

3.7.1 Questionnaire Survey

This method enabled the researcher to gather quantitative data from the respondents quickly and at a reasonable cost (Bordens & Abbott, 2011).A pre-coded questionnaires was designed and administered to respondents to collect primary data. And this helped to avoid ambiguous responses at a later stage, made data presentation, processing and analysis easier.

3.7.2 Interviews.

A set of questions were formulated to enabled collection of qualitative data that supplemented the quantitative data collected through use of questionnaires. This method was used to collect results from senior level managers using guided questions to capture in-depth and non -verbal cues that would not have been easy to gather using other methods. The interview method made it possible to get in-depth understanding of the emotions and perceptions of managers about the research phenomenon. In addition to providing a clear picture of the whole research situation (Miles & Huberman, 2004; Punch, 2005).

3.8 Data Collection Instruments

They included close ended questionnaires and interview checklist. Most importantly the researcher ensured these instruments dependable, precise and consistent in their performances.

3.8.1 Questionnaire

A closed ended questionnaires were administered to the respondents to collected primary data. This instrument enabled the researcher to gather quantitative data from the respondents quickly and at a reasonable cost (Bordens & Abbott, 2011).A pre-coded questionnaires was designed and administered to respondents to collect primary data. And this helped to avoid ambiguous responses at a later stage, made data presentation, processing and analysis easier. The researcher also carried out interviews using the interview guide to gather in-depth data from highly informative respondents. Before the questionnaires and interviews were administered to the respondents, a brief on the purpose of the research and adequate instructions were given at the start of exercise.

(See Appendix1&.2).

3.8.2 Interview Guide

A structured questions were design by the researcher to collect primary data as well. And these supplemented on the quantitative data collected through questionnaires. This method was used to collect data from senior level managers using guided questions to capture in-depth information In addition, interviews provided quick information, permitted flexibility, control and the validity of the data . (Ahuja, 2011).

3.9 Reliability and Validity

Reliability and Validity of data collection instruments describes how the researcher will ensure dependability, consistency, accuracy and precision of her research instruments by undertaking quality control. In this study, reliability and validity was established separately as described below:

3.9.1 Reliability

The test-retest reliability were measured to establish the extent to which the instruments can produce consistent results when administered to the same group of respondents under the same conditions (Amin, 2005). The results from the pretest was used to modify the instruments and the obtained results were > 0.7 and this was considered reliable. In addition, internal consistency was determined by use of Cronbach Alpha Coefficient method and a value of > 0.60 was considered appropriate. The results of the Cronbach Alpha coefficient test were obtained by inserting in the methodology section below and given by the following formula.

$$A = \frac{k}{k-1} \left(1 - \frac{\sum SDi^2}{Sdt^2} \right)$$

Where: A=alpha coefficient

K-the number of items in the instrument

$\sum SDi$ =summation of the values

SDi²= Variance of individual items

Sdt² =Variance of all items in the instrument

3.9.2 Validity

Validity refers to the extent to which a measure reflects a concept it intends to measure (Kombo, 2006). Validity of instruments was ascertained by discussing the questionnaire and interview guide schedule drafts with the supervisor. The errors that could have been left out unidentified were detected and removed through pre-testing of instruments by undergoing a pilot study. Henceforth, validity will be determined using Content Validity Index (C.V.I). C.V.I=Items rated relevant by both judges divided by the total number of items in the questionnaire as shown hereinafter.

$$CVI = \frac{\text{No. of items rated relevant}}{\text{Total No. of items}}$$

Total No. of items

$$\text{CVI} = \frac{25}{30} = 0.84$$

Since the CVI of 0.84 is greater than 0.7, the instruments were considered valid.

3.10 Procedure of Data Collection

The researcher received an introductory letter from the management of Uganda Management Institute to introduce the researcher to the respondents. The researcher presented the letter to the Human Resource Manager (HRM) and Branch Manager Lira and guided her on the next procedure. Upon approval by the HR, the researcher explained to the respondents the purpose of the research, administered the questionnaires and carried out interviews.

The researcher carried out data collection from Stanbic Bank Lira Branch. This was done through the use of instruments such as questionnaires and interview guides. The respondents were expected to provide the relevant informations that helped the researcher to achieve her objectives of the study.

3.11 Data Analysis

Mugenda and Mugenda (1999) defined data analysis as the process of organizing, summarizing and making meaningful data. The researcher used both quantitative and qualitative data analysis. Data processing was done using statistical Package called SPSS (Statistical Package for Social Sciences). Data processing involved data editing and data categorized by assigning codes to each item. Data processing further involved the use of frequency tables to analyse different responses by comparing their distribution among different categories of respondents.

3.11.1 Quantitative Data Analysis

Data collected using questionnaires (quantitative data) was coded. Each code represented a category of response for each element in the questionnaire. The coding was guided by a 5-likert scale. After coding data was entered, edited, analyzed, presented and interpreted using the statistical package for social studies (SPSS). Demographic data were reported by using frequencies tables and percentages to show the distribution of responses. Correlation analysis

were carried out to determine the direction and strength of the relationship between staff training and employee retention. The study made use of statistical tools which include: analysis of variance (ANOVA), correlation coefficient and regression analysis in testing hypotheses where applicable.

3.11.2 Qualitative Data Analysis

In this project, qualitative data were sorted by checking for any errors, grouped into themes and analyzed as postulated in the conceptual framework and research objectives. Patterns and connections within and between categories were identified. Furthermore, qualitative data were edited, coded and analyzed using themes derived from the research objectives which are on job training and off job training that were employed to minimize or remove constraints to training (Mugenda and Mugenda (2008)

In addition, qualitative data were interpreted by composing explanations and substantiating those using responses from key informants in verbatim form. Lastly but not the least, in analysis of qualitative data, conclusions were made on how different themes/variables are related.

3.12 Measurement of Variables

The researcher used the Likert scale to measure opinions of the respondents, where items will be arranged and ranked from 1-5 for Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD). The respondents ticked the boxes that best describe their opinions which were coded to ease data analysis. The scale has the benefits of; simple to construct, likely to produce a highly reliable scale & easy to read and complete for participants.

Secondly, measurements tools that will be used in this study will be adopted from previous studies and therefore any limitations that are embedded in them equally affected the outcome of this study. Lastly, the study intends to use a questionnaire for data collection and this has a

weakness of limiting the amount of data collected. Implying there is likelihood that sufficient data may not be captured because of use of close ended questionnaire.

3.13 Ethical Considerations

The following ethical considerations were taken into account during the study.

Firstly, any information obtained and used to support this study were adequately acknowledged in the form of citations and references. Secondly, the researcher clearly and adequately explained to the respondents the purpose of the study before commencing with data collection process so as to gain their trust and confidence.

Thirdly, information provided by the respondents were protected with high confidentiality and for the research purpose only as supported by Mugenda and Mugenda (2003)

Fourthly, in conducting the study due consideration were made to avoid plagiarism by ensuring other people's work are duly acknowledged and proper citations documented.

3.14 Conclusion

In conclusion, the research design, study population, determination of sample size, sampling size techniques and procedures ,data collection methods, data collection instruments, validity and reliability, procedure of data collection, data analysis and measurement of variables used in this survey were clear and aided in data collection and gathering of findings as reported in chapter four a head.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter analyzed, presents and interprets the results from chapter three. The demonstration is guided by the stated objectives of the research. Each section displays the results in a table with a follow up of a description of the contents. For easy understandability the information was categories in three subsections; 1. Demographic profile of respondents 2. Descriptive Statistics Assessing Research Objective 1 and 2. 3. Inferential statistics (Correlations and Predictive modeling).

4.2 Response Rate.

Forty-eight (48) questionnaires were distributed to the targeted sample, 48 responses were received, and these constituted the realized sample. The over-all response rate was 100%. Furthermore, face-to-face interviews were conducted with key informants' respondents.

Table 4.1: Questionnaires response rate

The general purpose of this sub-theme is to express at the response rate of the questionnaire. The outputs are highlighted in the table 4.1 below.

Table 4.1: Response rate

Description	Number	Percentage
Questionnaires Sent	48	100
Questionnaires returned	48	100
Interview guides	2	100
Total sample realized	48	100
Answer Rate	50	100

Source: Field research 2017

Table 4.1 above shows that out of 48 questionnaires distributed all were returned back giving a response rate of 100 % and also two interview guides were administered to two respondents giving a response rate of 100% as well. This was possible because all the respondents were located in the same office and also the number of respondents were relatively few and easy manage.

4.3 Demographic profile of respondents

At the start of this chapter are the sampled characteristics of the population/respondents such as gender, age group, level of education and terms of employment of the respondents. Statistical paraphernalia such as percentages and frequencies are presented in tables below.

4.3.1 Gender of the respondents

The general purpose of this sub-section is to examine the descriptive statistics of the Gender of respondents in the study. The outputs are highlighted in the table 4.2 below.

Table 4.2: Gender of the respondents

Gender	Frequency	Percent
Male	18	37.5%
Female	30	62.5%
Total	48	100

Source: Primary Data

The output in Table 4.2 above indicates that the majority of the respondents were females 30 representing 62.5% and Males 18; making 37.5%. This indicates that the opinions of the sampled respondents were from both gender of the population under investigation

4.3.2 Age group of the respondents

This sub-section examined the descriptive statistics of the age groups of the respondents in the study. The outputs are highlighted in the table 4.3 below.

Table 4.3: Age group of the respondents

Age Group	Frequency	Percent
20-29 years	9	18.6
30-39years	19	39.6
40-49years	17	35.4
>=50 years	3	6.3
Total	48	100

Source: Primary Data

Results from Table 4.3 above reveal that the majority of respondents are between 30-39 years (39.6%), those between 40-49 years (35.4%), with those between 20-29years (18.6%) and the least captured ≥ 50 years (6.3%). There were no missing values. The results obtained express that the respondents captured were in good age bracket to make informed decisions in relation to the research challenge.

4.3.3 Level of education of the respondents

This sub-section examined the descriptive statistics of the level of education of respondents in the study. The outputs are highlighted in the table 4.4

Table 4.4: Level of education of the respondents

Education	Frequency	Percent
Certificate	00	00
Diploma	00	00
Bachelor's Degree	35	72.9
Post Graduate Diploma	05	10.4
Master Degree	08	16.7
Others specify	00	00
Total	48	100

Source: Primary Data

According to Table 4.4 above, results reveal that the majority of respondents hold Bachelor's Degree (72.9%), those with Post Graduate Diploma (10.4%), with those with Master Degree (16.7%). There were no respondents captured having Certificate, Diploma and Others specify. The results attained indicate that the respondents captured were educated enough to make good and informed decisions in relation to the research.

4.3.4 Duration of Employment with SBU

This sub-section examined the descriptive statistics of the Duration of employment of respondents in the research study. The outputs are highlighted in the table 4.5.

Table 4.5: Duration of Employment with SBU

Years	Frequency	Percent
Less ≤ 2 years	0	0
≥ 2-5 years	36	75
> 5-10 years	7	14.6
> 10 years	5	10.4
Total	48	100

Source: Primary Data

According to Table 4.5 above, results revealed that the majority of respondents (75%) in this study had been engaged by Stanbic Bank between 2-5 years, followed by those between 5-10 years constituting 14.6% and >10 years with a percentage of 10.4%. There were no respondents captured having Less \leq 2 years. This implies that, the views of the respondents under study are a representative of the staff who have experience in the day today running of the affairs of Stanbic Bank. Therefore, results attained indicate that the respondents are well positioned to assess the effectiveness of staff training and employee retention in SBU.

4.3.5 Training Selection with SBU

According the research study, this sub-section examined the descriptive statistics of the training selection of the respondents at SBU in the research study. The outputs are highlighted in the table 4.6 below.

Table 4.6: Employee Training Selection with SBU

Training Selection	Frequency	Percent
On joining the company	00	00%
Supervisors recommendation	24	50%
Compulsory for employees	15	31.1%
Upon employee request	01	2.2%
Performance appraisal	08	16.7%
Don't know	00	00
Total	48	100

Source: Primary Data

The results in Table 4.6 above, reveal that the majority of respondents (50%) in this study had been trained through Supervisors' recommendation, followed by those trained through Compulsory for employees constituting 31.1% and then Performance appraisal 16.7% and the

least upon employee request 2.2%. There were no respondents responding to don't know and on joining the company. The results attained indicate that the respondents are well positioned to assess the effectiveness of training staff and employee retention in SBU.

4.3.6 Training Sessions with SBU

According to the research study, this sub-section examined the descriptive statistics of the training sessions of the respondents at SBU in the research study. The outputs are highlighted in the table

Table 4.7: Employee Training Session with SBU

Training Sessions	Frequency	Percent
Quarterly	33	68.8
Every six months	14	29.2
Once a year	01	2.0
Every two years	00	00
No specific schedule	00	00
Total	48	100

Source: Primary Data

According to Table 4.7 above, results divulge that majority of respondents (68.8%) in this study undergo Quarterly training by SBU, followed by Every six months training 29.2% and the least once a year (2.0%). There were no respondents captured for every two years and No specific schedule. This implies that, the respondents under study understand and take training sessions of great paramount and importance in the running of the affairs of SBU.

4.4 Employee Retention at SBU

In order to assess Staff retention in SBU, Descriptive statistics were utilized and the findings regarding Staff retention SBU are represented in the table 4.8.

4.4.1 Assessing Length of stay on Staff retention

According to the research study, this sub section examine the relevance of length of stay to employee retention in SBU and the results are presented below in table 4.8.

Table 4. 8 Assessing Length of stay on Staff retention

S/NO	ITEMS ON STAFF RETENTION	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	I have no desire to leave my current job	10	15.6	20.2	50	4.2
2	I have a job contract with the bank that will see me working for the bank for long period of time.	1.7	2	1.7	57.1	37.5
3	I have a good working relationship with my line managers which will see me stay long with the bank.	1.3	3	1	62.7	32

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

The results of the assessment in Table 4.8 is interpreted as below, respondents were asked whether they have no desire to leave their current job. Results revealed that, 10% strongly disagreed, 15.6% disagreed, 20.2% Neutral, 50% agreed and 4.2% strongly agreed. Descriptive statistics revealed that majority of the respondents agreed on this statement. Respondents were asked whether they have a job contract with the bank that will see them working for the bank for long period of time. Results revealed that, 1.7% strongly disagreed, 2% disagreed, 1.7% Neutral, 57.1% agreed and 37.5% strongly agreed. Descriptive statistics revealed that majority of the respondents agreed on this statement. Respondents were asked whether they have a good working relationship with their line managers which will see them stay long with the bank. Results revealed that, 1.3% strongly disagreed, 3% disagreed, 1% Neutral, 62.7% agreed and 32% strongly agreed. Descriptive statistics revealed that majority of the respondents agreed on this statement.

Majority agreed meaning that most bank staff have a permanent contracts with the bank indicating job security but the minority who were not sure are on temporary contracts and also probation thus making them not sure of the future yet. The majority votes of 50%, 57% and 62.7

% under agreed is an indication of positive attitude towards stanbic lira branch hence indicating positive influence on retention. There seems to be other factors which are facilitating or pushing staff to leave the bank.

4.4.2 Assessing Intentions to stay on Staff retention

The researcher was interested in finding out how intention of stay has an influence on staff retention at SBU and question statements were administered to the respondents and the result is indicated in the table 4.9 below

Table 4.9 Assessing intention to stay on staff retention

S/NO	ITEMS ON STAFF RETENTION	LIKERT SCALE				
		SD %	D %	N %	A %	SA %
1	I have no intentions to leave the bank because my line managers support me well in my day to day work.	7.6	30.4	9	7.6	45.4
2	I have no interest of leaving the bank for another job	26	14.5	5	24.4	30.1
3	I look forward to stay on my current job for many years	21	25	12	15	27

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

To evaluate Intentions to stay, respondents were asked whether they have no intentions to leave the bank because their line managers support them well in their day to day work. Results revealed that, 7.6% strongly agreed, 30.4% disagreed, 9% Neutral, 7.6% agreed and 45.4% strongly agreed. Descriptive statistics revealed that majority of the respondents strongly agreed on this statement. Respondents were probed whether they have no interest of leaving the bank for other jobs. Results revealed that, 26% strongly agreed, 14.5% disagreed, 5% Neutral, 24.4% agreed and 30.1% strongly agreed. Descriptive statistics revealed that majority of the respondents strongly agreed on this statement. Respondents were further asked whether they look forward to stay on

their current job for many years. Results revealed that, 21% strongly agreed, 25% disagreed, 12% Neutral, 15% agreed and 27% strongly agreed.

Descriptive statistics revealed that majority of the respondents strongly agreed on this statement. This means that at stanbic lira branch majority of staff have good intentions to stay and work for longer period.

4.4.3 Assessing Commitment to work on Staff retention

The researcher was interested in finding out how commitment to work has an influence on staff retention at SBU and question statements were administered to the respondents and the result is indicated in the table 4.10 below.

Table 4.10 Assessing Commitment to work on Staff retention

S/NO	ITEMS ON STAFF RETENTION	LIKERT SCALE				
		SD	D	N	A	SA
	Commitment to work	%	%	%	%	%
1	I will have long time commitment with the bank if management can develop my abilities.	7.6	30.4	9	7.6	45.4
2	I will sign long term contract with the bank if management can invests in career	26	14.5	5	24.4	30.1

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

To evaluate Commitment to work on Staff retention, respondents were asked whether they will have long time commitment with the bank if management can develop their abilities. Results revealed that, 7.6% strongly disagree, 30.4% disagree, 9% Neutral, 7.6% agreed and 45.4% strongly agreed. Descriptive statistics revealed that majority of the respondents strongly agreed on this statement. Respondents were probed whether they will sign long term contract with the bank if management can invest in career. Results revealed that, 26% strongly disagree, 14.5% disagree,

5% Neutral, 24.4% agreed and 30.1% strongly agreed. Descriptive statistics revealed that majority of the respondents strongly agreed on this statement.

This means a good number of bank staff are willing to commit to the bank for longer period provided management can invest in career development and incase management of the bank are not investing in capacity building they might leave for other opportunities.

4.5 On Job Staff Training and Staff Retention at SBU

In order to evaluate the relationship between On-Job training and employee retention, Descriptive statistics were utilized and the outputs are ordered to present percentages for easy understandability of the contribution of each of the variables (questions) under the research study.

4.5.1 Assessing Mentoring

Mentoring as an on job training was asses to find out whether it has an influence in to employee retention in SBU. Questions and statements were administered based on the relevance on retention.

Table 4.11 Assessing Mentoring

S/No	ITEMS OF ON JOB TRAININGS (N= 48)	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
	Mentoring					
1	I have learnt more skills and knowledge that are relevant to my personal goals through mentoring.	2	5	4	87	2
2	My working knowledge has greatly enhanced because of being mentored by my line manager.	2	3	22	71	2
3	My relationship between me and my supervisor has greatly improve through mentoring	6	9	31	21	33
4	I have quickly learnt do my work because am being mentored by a competent person.	4	10	1	70	15
5	I have become a better performer in my job because my line manager offers me a lot of mentoring.	00	00	16	26	58

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

The results in table 4.11 assessing mentoring of staff on-job training indicates that respondents were asked whether they have learnt more skills and knowledge that are relevant to their personal goals through mentoring. Statistical results revealed that, 2% strongly disagreed, 5% disagree, 4% Neutral, 87% agreed and 2% strongly agreed. Overall, majority of the respondents agreed on this statement. Respondents were queried whether their working knowledge has greatly enhanced because of being mentored by their line managers. Results revealed that, 2% strongly disagree, 3% disagreed 22% neutral, 71% agreed and 2% strongly agree. This means that majority of the respondents agreed on this statement. Respondents were further asked whether their relationship between their supervisors has greatly improved through mentoring. Results revealed that, 6% strongly disagreed, 9% disagreed, 31% were neutral, 21% agreed and 33% strongly agreed.. Statistical results revealed that; 4% strongly disagreed, 10% disagreed, 1% Neutral, 70% agreed and 15% strongly agreed. Majority of the respondents agreed on this statement. They were further

probed whether they have become better performers in their job because their line managers offer them a lot of mentoring. Results revealed that; 16% Neutral, 26% agreed and 58% strongly agreed. Majority of the respondents strongly agreed on this statement.

A respondent (b) had this to say, “I do appreciate the mentoring I get from my supervisor. It is quite important to do things right always ask a lot of things I do not understand from my mentor and he always guides me “the real work environment is very challenging, you need to have a senior person always besides you to mentor and guide you on technical aspects of work as well as the social dynamics such as politics at work.

In an interview with a key informant, the respondent (a) revealed that, On Job training is very important to SBU Lira Branch and explained its effects on employee retention at the Branch. For example, the respondent revealed that if SBU staff were always involved in mentorship programs, then employee retentions could easily be achieved by SBU

From the results above, it is clear that mentorship is regarded as training activity which can promote capacity development, career growth and can be a positive influence on employee retention in Stanbic Bank Uganda Limited.

4.5.2 Assessing Coaching On –Job Training

The researcher was also interested in finding out whether coaching as an on job training has an influence on employee retention at SBU positively or negatively. The table 4.12 below indicates the findings

Table 4.12 Assessing Coaching On-Job training

S/No	ITEMS OF ON JOB TRAININGS (N= 48)	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
	Coaching					
1	I have learnt skills and knowledge that are relevant to my job through coaching	0	0	31.8	46.2	22
2	I have become a better performer in my job because my line manager offers me a lot of coaching	6.7	13	28	45.6	6.7
3	I have developed a good working relationship between me and my supervisor through coaching	11.7	29.3	24	27	8
4	My talent was discovered and developed through coaching	5.9	8.4	29.4	50.4	5.9
5	Through coaching I have learnt to be more engaged in different activities in various departments in the branch.	2	5	4	87	2

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

The results in Table 4.12 indicate that respondents were asked whether they have learnt skills and knowledge that are relevant to their job through coaching. Results revealed that; 31.8% were neutral, 46.2% agreed and 22% strongly agreed. Results revealed that majority agreed with the statement. They were asked whether they have become better performers in their jobs because their line managers offer them a lot of coaching on how to meet their daily targets and it has helped them to be top performers. The descriptive statistics revealed that, 6.7% strongly disagreed, 13% disagreed, 28% Neutral, 45.6% agreed and 6.7% strongly agreed. Results revealed that majority agreed with the statement. The respondents were further queried whether they have developed a good working relationship between them and their supervisors through coaching. Results revealed that; 11.7% strongly disagreed, 29.3% disagreed, 24% Neutral, 27% agreed and 8% strongly agreed. Majority of the respondents strongly agreed with the statement. The respondents were further queried whether their talent was discovered and developed through

coaching. Results revealed that; 5.9% strongly agreed, 8.4% disagreed, 29.4% Neutral, 50.4% agreed and 5.9% strongly agreed. Results generated revealed that most of the respondents agreed with the statement. The respondents were further queried whether through coaching they have learnt to be more engaged in different activities in various department in the branch. Results revealed that; 2%strongly disagreed, 5% agreed, 4% Neutral, 87% agreed and 2% strongly agreed. Results generated revealed that most of the respondents agreed with the statement.

Respondent (a) said that coaching has helped the management team and supervisors to identify areas of strength used for promotional recommendations and it also encourages team work and improves performance leading to job satisfaction and at the end attaining employee retention.

From the results generated shows clearly that staff of Stanbic Bank Lira are in support of coaching as a means of career development, majority agreed that if coaching is well implemented it can promote employee retention in the bank.

4.5.3 Assessing Induction On-Job training

According to the research study, this sub-section examined induction as on job training and its relevance in SBU and the results were analyzed and presented in Table 4.13 below:

Table 4.13 Assessing Induction On-Job training

S/No	ITEMS OF ON JOB TRAININGS (N= 48)	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
	Induction					
1	Through induction I have been inspired to have a good attitude towards new job and the bank as well	00	00	1.7	34.2	64.1
2	I have developed teamwork spirit and how to work together as a team to achieved a team goal	4	10	1	70	15
3	I have learnt skills and knowledge needed for my new role during the orientation period	00	00	16	26	58
4	I have learnt to know my new organization , its members as well as the explanation and task related to my role through induction	00	00	11.8	46.2	42
5	I have learnt the bank culture, values, mission, processes and activities followed in the bank through induction training	6	11.8	11.2	41	30

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

The results in Table 4.13 shows that respondents were queried whether through induction they have been inspired to have good attitude towards new jobs and the bank as well. Results revealed that; 1.7%Neutral, 34.2% agreed and 64.1% strongly agreed. Most of the respondents strongly agreed that through induction they have been inspired to have good attitude towards new jobs and the bank as well. Respondents were queried whether they have developed teamwork spirit and how to work together as a team to achieved a team goal. Results revealed that, 4% strongly disagreed, 10% disagreed, 1 neutral, 70% agreed, and 15% strongly agreed. Most of the respondents agreed with this statement. Respondent were also asked whether they learnt skills and knowledge needed for their new roles during the orientation period. Results revealed that, 16% were neutral, 26% agreed and 58% strongly agreed. The majority strongly agreed with this statement.

Respondents were asked whether they have learnt to know their new organization, its members as well as the explanation and task related to their roles through induction. Results revealed that, 11.8% were neutral, 46.2% agreed and 42% strongly agreed. Majority agreed with this statement.

Furthermore, Respondents were queried whether they have learnt the bank culture, values, mission, processes and activities followed in the bank through induction training. Results revealed that, 6% strongly disagreed, 11.2 disagreed, 11.8 Neutral, 41% strongly agreed, 30% agreed.

A respondent (b) had this to say when she joined the Bank in 2006 , they had an orientation training that equipped the team with knowledge, skills ,practices at the bank that they needed to know and the induction training made their work easy when they were posted to the branches

4.5.4 Assessing Delegation of Staff On-Job Training

The researcher was also interested in in assessing the relevance of delegation as an on-job training and table 4.14 presents the results below in SBU.

Table 4.14 Assessing Delegation On-Job training

S/No	ITEMS OF ON JOB TRAININGS (N= 48)	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	I have gained skills and knowledge that I need for my future role if promoted through delegation by my supervisor	2	5	4	87	2
2	Through delegation I have learnt to be more engage in different activities in varies department in the branch.	2	3	22	71	2
3	My relationship between me and my supervisor has greatly improve through delegation	6	9	31	21	33
4	Through delegation I have learnt the opportunity of self-direction and growth within the bank.	4	10	1	70	15

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Table 4.14 presents the result on assessing delegation of Staff as an On-Job training, respondents were asked whether they have gained skills and knowledge that they need for their future roles if promoted through delegation by their supervisors. Statistical results revealed that, 2% strongly disagreed, 5% disagree, 4% Neutral, 87% agreed and 2% strongly agreed.

Overall, majority of the respondents agreed on this statement. Respondents were asked whether through delegation they have learnt to be more engaged in different activities in various departments in the branch. Results revealed that; 2% strongly disagreed, 3% disagreed, 22% Neutral, 71% agreed and 2% strongly agreed. Overall, majority of the respondents agreed on this statement. Respondents were probed whether their relationship with their supervisors has greatly improved through delegation. Results revealed that, 6% strongly disagreed, 9% disagreed, 31% Neutral, 21% agreed and 33% strongly agreed. Overall, majority of the respondents strongly agreed on this statement. Respondents were further probed whether through delegation they have learnt the opportunity of self-direction and growth within the bank. Results revealed that, 4% strongly disagreed, 10% disagreed, 1% Neutral, 70% agreed and 15% strongly agreed. Overall, majority of the respondents agreed on this statement.

A respondent (a) said, in agreement with the quantitative results, delegation has helped improve our interaction in the department. Previously I would be overloaded with no time to have informal interactions with juniors. We have developed a team spirit in this department.

Respondent (b) revealed that delegation has helped to build an engage team. Delegation creates a sense of belongings and employee feels that their effort are being appreciated and this give them hope for development in future with SBU

However it was revealed by Key informant (a) that delegation can sometimes be dangerous because some jobs and position in the Bank has responsibilities that cannot be transferred,

meaning an employee will be delegated work but not the responsibility and in case of any mistake the delegator will still be responsible.

According to the study on delegation, majority has agreed that delegation can have a positive influence on employee retention when it is handle properly by stanbic bank Uganda limited.

4.5.5 Assessing Job rotation of Staff On-Job Training

Questions and statements were administered based on job rotation as an on-job training in SBU and the results is presented on table 4.15 below.

Table 4.15 Assessing Job Rotation On-Job training

S/No	ITEMS OF ON JOB TRAININGS (N= 48)	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
1	Job rotation has enhanced my skills a in a wider arrays of different positions in the bank	6.7	13	28	45.6	6.7
2	I am more motivation to work for the bank because moving me around the different positions has enhanced my knowledge.	11.7	29.3	24	27	8
3	I have gained more experiences by being shifted to work in different sections of the bank	5.9	8.4	29.4	50.4	5.9
4	Moving from one position to another has made to discover and explore my talent.	4	10	1	70	15

Note: SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

To assess Job rotation as an On-Job training, respondents were probed whether Job rotation has enhanced their skills a in a wider arrays of different positions in the bank. Results revealed that, 6.7% strongly disagreed, 13% disagreed, 28% Neutral, 45.6% agreed and 6.7% strongly agreed. Overall, majority of the respondents agreed on this statement.

Respondents were queried whether they are more motivated to work for the bank because moving them around the different positions has enhanced their knowledge. Results revealed that, 11.7% strongly disagreed, 29.3% disagreed, 24% Neutral, 27% agreed and 8% strongly agreed. Overall, majority of the respondents disagreed on this statement. Respondents were queried whether they have gained more experiences by being shifted to work in different sections of the bank. Results revealed that, 5.9% strongly disagreed, 8.4% disagreed, 29.4% Neutral, 50.4% agreed and 5.9% strongly agreed. Overall, majority of the respondents agreed on this statement. Respondents were further queried whether Moving from one position to another has made them to discover and explore their talent. Results revealed that, 4% strongly disagreed, 10% disagreed, 1% Neutral, 70% agreed and 15% strongly agreed. Overall, majority of the respondents agreed on this statement. This was also supported by qualitative data from a key informant (a)

SBU has been practicing job rotation in their branches and also head office department and it was key in developing my skills, I became all-rounder in the branch and when an opportunity for promotion came which required one with the needed skills I was the best and taken for the position.

According to the key informant (a) job rotation has been practiced in Stanbic Bank Ltd and this has been supported with quantitative results with the majority of the respondents agreeing that job rotation can have a positive influence on employee retention when practiced in the right manner.

4.6 Off Job Training And Staff Retention At SBU

Research objective two was to examine the relationship between Off-Job training and employee retention in SBU. In order to examine the relationship between Off-Job training and employee retention, Descriptive statistics were applied and the results regarding the relationship between Off-Job training and employee retention are conveyed in the table 4.3. For purposes of clarity and

understandability of the various contributions of each of the variables (questions) under the research study, percentages are applied as illustrated below.

4.6.1 Assessing Seminar Off-Job Training

Question statements were asked based on relevance of seminar as an off job training at SBU and the results were analyzed using descriptive statistics and are presented as indicated in table 4.16.

Table 4.16 Assessing Seminar Off-Job Training

S/NO	ITEMS ON OFF-JOB TRAINING	LIKERT SCALE				
		SD (%)	D (%)	N (%)	A (%)	SA (%)
	Seminars					
1	I have gained more working knowledge on banking operations because of being sent for seminars	1.7	6.6	3	38.7	50
2	I have become time conscious in doing my work since being sent for seminars.		4	3	50	43
3	My work interest to the bank has greatly improved upon being sent for seminars.	20	18	18.4	33.6	10
4	My attitude towards working for the bank has since improved upon attending seminars	6	9	31	21	33
5	I have leant to prioritize and plan my work because of seminars	4	10	1	70	15

Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Table 4.16 shows within the distribution that respondents were asked whether they have gained more working knowledge on banking operations because of being sent for seminars. Results revealed that, 1.7% strongly disagreed, 6.6% disagreed, 3% were neutral, 38.7% agreed and 50% strongly agreed. Majority agreed with the statement. When asked whether, they have become time conscious in doing their work since being sent for seminars. The results revealed that, 4% disagreed, 3% Neutral, 50% agreed and 43% strongly agreed. Results revealed that majority agreed with the statement. Respondents were also probed whether their work interest to the bank has greatly improved upon being sent for seminars. Results revealed that, 20% strongly disagreed, 18% disagreed, 18.4% Neutral, 33.6% agreed and 10% strongly agreed. Results revealed that most of the respondents agreed with this statement. Respondents were also further probed

whether their attitude towards working for the bank has since improved upon attending seminars.

Results revealed that, 6% strongly disagreed, 9% disagreed, 31% Neutral, 21% agreed and 33% strongly agreed. Results revealed that most of the respondents strongly agreed with this statement. Respondents were also further probed whether they have learnt to prioritize and plan their work because of seminars. Results revealed that, 4% strongly disagreed, 10% disagreed, 1% Neutral, 70% agreed and 15% strongly agreed. Results revealed that most of the respondents agreed with this statement.

Respondent (b) had this to say” seminar helped him a lot on how to arrange and prioritize his daily work in case there is too much work on his desk. This was shared by one of the busiest and also good performer at the bank as his best practice at work.

Respondents (a) said that off job training and on job trainings as it has been practiced in Stanbic bank Uganda has resulted mostly to a positive influence on employee retention and he said that there could be other factors like leadership style, administrative policies that are influencing employees to leave the bank.

4.6.2 Assessing Workshops on Off-Job training

Question statements were administered based on the relevance of workshop as off-job training at SBU and the results were analyzed using descriptive data and are presented as indicated in table 4.17 below.

Table 4.17 Assessing Workshops on Off-Job training

S/NO	ITEMS ON OFF-JOB TRAINING	LIKERT SCALE				
		SD	D	N	A	SA
	Workshop	%	%	%	%	%
1	I have learnt to prioritize and plan my work because of workshop	4.9	30	29.2	30	5.9
2	My work interest to the bank has greatly improved upon being sent for workshops.	2	3.5		71	23.5
3	I have gained more working knowledge on banking operations because of being sent for workshops.	1.7	1.1	1.2	40	56
4	Workshop has enhanced my teamwork spirit and learnt how to bond with my co-workers	1.3	3	1	62.7	32
5	Attending workshops has motivated and re-energized me to achieve my individual targets		4	3	50	43

Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Table 4.17 present results as indicated below, In order to assess workshops, respondents were asked whether they have learnt to prioritize and plan their work because of workshop. Results revealed that, 4.9% strongly disagreed, 30% disagreed, 29.2% Neutral, 30% agreed and 5.9% strongly agreed. Statistics revealed that Majority of the respondents agreed and also disagreed on this statement. Respondents were asked whether their work interest to the bank has greatly improved upon being sent for workshops. Results revealed that, 2% strongly disagreed, 3.5% disagreed, 71% agreed and 23.5% strongly agreed. Statistics revealed that Majority of the respondents agreed on this statement. When asked whether they have gained more working knowledge on banking operations because of being sent for workshops, respondents revealed that 1.7% strongly disagreed, 1.1% disagreed, 1.2% neutral, 40% agreed and 56% strongly agreed. Statistics revealed that Majority of the respondents strongly agreed on this statement. They were asked whether Workshops have enhanced their teamwork spirit and learnt how to bond with their co-workers. Results revealed that, 1.3% strongly disagreed, 3% disagreed, 1% Neutral, 62.7% agreed and 32% strongly agreed. Majority of the respondents agreed on this statement. They were asked whether attending workshops has motivated and re-energized them to achieve their

individual targets. Results revealed that, 4% disagreed, 3% Neutral, 50% agreed and 43% strongly agreed. Majority of the respondents agreed on this statement.62.7% has agreed that workshops can enhanced workers team spirit and helps a staff to bond with fellow staff.

Key informant, respondents (a) said that in 2016 staff were very demotivated and Grambling, and management organized a workshop and each staff attended , by the end of the workshop workers were motivated and energized because issues were handled in that workshop.

4.6.3 Assessing Formal academic programs on Off-Job training

Question statement were administered based on the relevance of formal academic programs as an off job training and the results were analyzed using descriptive statistics and presented as indicated in Table 4.18 below.

Table 4.18 Assessing Formal academic programs on Off-Job training

S/NO	ITEMS ON OFF-JOB TRAINING	LIKERT SCALE									
		SD	SD	N	A	D	SAD	D			
		%	%	%	%	%	%	%	%	%	
1	My soft and hard skills have greatly improved because of undertaking formal academic programs.	3	30	33.6	30	3.4					
2	My ability to cope up with work deadlines has been enhanced by pursuing formal academic career programs.	1.3	25	48	24	1.7					
3	I have gained new skills because of pursuing formal academic programs	13	30	30.3	20	6.7					
4	I have become a better performer in my role because of the fresh knowledge I have gained by being sent for further studies.	1.9	20	24.4	10	43.7					

Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

To assess Formal academic programs on Off-Job training, respondents were probed whether their soft and hard skills have greatly improved because of undertaking formal academic programs. Results revealed that 3% strongly disagreed, 30% disagreed, 33.6% Neutral, 30% agreed and 3.4% strongly agreed, meaning that majority of the respondents were neutral on this statement.

Respondents were also asked whether their ability to cope up with work deadlines has been enhanced by pursuing formal academic career programs. Results revealed that, 1.3% strongly disagreed, 25% disagreed, 48% Neutral, 24% agreed and 1.7% strongly agreed. This revealed that majority of the respondents were neutral with this statement. The respondents were also queried whether they have gained new skills because of pursuing formal academic programs. Results from the Descriptive statistics revealed that 13% strongly disagreed, 30% disagreed, 30.3% Neutral, 20% agreed and 6.7% strongly agreed. Majority of the respondents disagreed with this statement. They were further probed whether they have become better performers in their roles because of the fresh knowledge they have gained by being sent for further studies. Results revealed that, 1.9% strongly disagree, 20% disagree, 24.4% neutral, 10% agreed and 43.7% strongly agreed. Results revealed that majority of the respondents strongly agreed with this statement that formal academic programs can refresh and add new knowledge that can increase productivity.

A key informant (a) had this to say Formal academic program is good for an employee personal development and career growth because it refreshes an employee by gaining new knowledge by the one who is undertaking the course. He added that it's good because it can allow one to redirect the career into another path of professionalism.

4.7 Objectives, Hypotheses by Correlation Analysis, Coefficient of Determination and Predictive Models.

Correlation Analysis was engaged to define the level of association of the independent variable; On Job training and the dependent variable employee retention; in commercial banks in Uganda. Furthermore, the researcher used the degree of coefficient of determination (r^2) to determine the variability between the two variables under study.

4.7.1 Relationship between On-Job training and employee retention at SBU

Correlations analyses were deployed to find out the associations between On-Job training and employee retention.

Table 4. 19 Association between On-Job training and Employee Retention

On-Job training	Pearson Correlation	1	.864**
Employee retention	Pearson Correlation	.864**	1

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

Source: Primary data

Based on the results from the table 4.19 above, there was a statistically significant positive strong relationship between On-job training and Employee Retention ($r=0.864$, $P<0.01$). This implies that if On-job training is performed systematically by the concerned officials in Stanbic bank, the company will realize high employee retention.

The analysis further reveals that On-Job training contributes 86.4% on employee retention, 13.6% to other exogenous factors not included in this study and need extra studies to expose them and their contributions.

4.7.2 Coefficient of Determination (R²) between On-Job training and Employee retention

In order to cement objective 1 of the research study, Coefficient of Determination (R²) was computed. Based on the outcomes from the Correlation Analysis, $r = 0.864$ of which if squared indicates 74.6% shared variance. This implies that On-Job training helps to explain 74.6% of the variance in respondents' scores on Employee Retention. This is quite a respectable amount of variance explained.

4.7.3 Assessing the Contribution of each Sub component of On-Job Training using the Predictive Model

Predictive Modeling using Regression Analysis was employed to define the level of prediction of each Sub component of On-Job Training the dependent variable Employee Retention.

Table 4.20 Model Summary

Model	R	R Square	Adjusted R Square
1	.852 ^a	.726	.713

Dependent Variable: Employee Retention

Source: Primary data

Results from the Table 4.20 provides the **R** value which revealed the correlation ($r=0.852^a$) which expresses a very high degree of correlation. The **R²** value revealed how much of the total variation in the dependent variable, Employee Retention can be explained by the independent variable Staff training. For this matter, 72.6% is explained by this model.

Table 4.21 Regression Analysis for On-Job training and Employee retention

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	.162	.059		.007
	Mentoring	.411	.017	.275	.000
	Coaching	.221	.015	.256	.000
	Induction	.289	.017	.187	.000
	Delegation	.267	.082	.249	.000
	Job Rotation	.213	.068	.193	.000

a. Dependent Variable: Employee retention

Source: Primary data

The motivation of this Regression Model is to compare and define the contribution of each of the objects of the independent variables. The model reveals that Mentoring, Coaching, Induction, Delegation and Job rotation are all significant contributors of Employee retention. The model revealed that; one unit change in Mentoring leads to (Beata =0.275), Coaching leads to

Beta=.256, Induction leads to Beta=.187, Delegation leads to Beta=.249 and Job rotation leads to Beta=.193.

The results of the Model revealed that Mentoring (27.5%) makes the strongest unique contribution to explaining the dependent variable Employee retention. This is followed by Coaching (25.6%), followed by Delegation (24.9%), followed by Job Rotation (19.3%) and Induction (18.7%) respectively. The model is supported by the Sig. Value (0.001) which is less than the Alpha Value (0.05) proposing that the Model was statistically substantial at Sig = 0.001.

4.7.4 Relationship between Off-Job training and employee retention at SBU

Correlations analyses were used to find out the associations between Off-Job training and Employee retention.

Table 4. 22 Association between Off-Job training and Employee retention

Off-Job training	Pearson Correlation	1	.638**
Employee retention	Pearson Correlation	.638**	1

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

Source: *Primary data*

Based on the results from the table 4.22 above there was a statistically significant positive relationship between Off-Job training and Employee retention ($r=0.638$, $P<0.01$). This implies that if Off-Job training is accorded systematically by the concerned officials in Stanbic bank, the company will realize high Employee Retention.

The study further reveals that Off-Job training contributes 63.8% on Employee Retention, 36.2% to other exogenous factors not included in this study and need extra studies to expose them and their contributions.

4.7.5 Coefficient of Determination (R²) between Off-Job training and Employee retention

In order to cement objective two of the research study, Coefficient of Determination (R²) was computed. Based on the results from the Correlation Analysis, $r = 0.638$ of which if squared indicates 40.7% shared variance. This implies that Off-Job training helps to explain 40.7% of the variance in respondents' scores on Employee Retention.

4.7.6 Assessing the Contribution of each Sub component of Off-Job Training using the Predictive Models

Predictive Modelling using Regression Analysis was employed to define the level of prediction of the Sub component of Off-Job Training and the dependent variable Employee Retention.

Table 4.23 Model Summary

Model	R	R Square	Adjusted R Square
1	.682 ^a	.465	.414

Dependent Variable: Employee Retention

Source: Primary data

Results from the Table 4.23 provides the R value which revealed the correlation ($r=0.682^a$) which expresses a high degree of correlation. The R² value revealed how much of the total variation in the dependent variable, Employee Retention can be explained by the independent variable Staff training. For this matter, 46.5% is explained by this model.

Table 4.24 Regression Analysis for Off-Job training and Employee retention

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	.152	.057		.003
	Seminars	.234	.018	.182	.000
	Workshops	.421	.013	.207	.000
	Formal academic career programs.	.219	.015	.171	.000

a. Dependent Variable: Employee retention

Source: Primary data

The motivation of this Regression Model is to compare and define the contribution of each of the objects of the independent variables. The model reveals that Seminars, Workshops and Formal academic career programs are all significant contributors of Employee retention. The model revealed that; one unit change in Seminars leads to (Beata =0.182), Workshops leads to Beta=.207, and Formal academic career programs leads to Beta=.193.

The results of the Model revealed that Workshops (20.7%) makes the strongest unique contribution to explaining the dependent variable Employee retention. This is followed by Seminars (18.2%), and Formal academic career programs (17.1%) respectively. The model is supported by the Sig. Value (0.001) which is less than the Alpha Value (0.05) proposing that the Model was statistically substantial at Sig = 0.001.

4.8 Conclusion

In this research study, both Descriptive and inferential statistical results obtained revealed that, Training Programs have a significant effect on Employee Retention at Stanbic Bank. The research outcomes revealed that each variable under consideration in the Training Programs (On-Job training and Off-Job training) has its contribution in terms of influence on employee Retention.

The Coefficient of Determination (R^2), Correlation Analyses, and Predictive modeling all revealed that; On-Job training had the greater influence on Employee Retention at Stanbic Bank. Hypothesis testing has also strongly and positively predicted well that On-Job training has a positive relation with employee retention in stanbic bank Uganda limited lira branch.

The research study results confirmed the relevancy of the On-Job training, Off-Job training and the implication this has for all the players in the field of employee retention at Stanbic Bank; they should endeavor to work with training programs model and strengthen it further in order to address the employee retention gaps and concerns in commercial banks.

CHAPTER FIVE

5.0 SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The purpose of the study was to examine the relationship between staff training and employee retention in Stanbic Bank Uganda Limited Lira branch. This chapter presents the summary of the study findings, discussion, conclusions, recommendations, limitations of the study, contributions of the study and areas recommended for future research.

5.2 Summary of the Major Findings

This sub-section presents the summary on the specific objectives that guided the study. The main finding of the study revealed that there is a strong positive relationship between staff training and employee retention in commercial bank; A case of Stanbic Bank Lira branch.

5.2.1 On-Job training and employee retention

The first objective of the research study was “To find out the relationship between On-Job training and employee retention in commercial banks in Uganda.”. The research question was “What is the relationship between On-job staff training and employee retention of commercial banks in Uganda?” The study tested the association, and coefficient of determination (r^2), On-Job training has a strong positive significant effect on the employee retention which was accepted with the five percent significant level (0.05). Such findings suggest that for employee retention to be successful in an organization, there should be clear policies and procedures guiding on job training for the employees. The study further tested the hypothesis and the findings revealed that, there was strong positive significant effect on the employee retention which was accepted with the five percent significant level (0.05). Scholars like Coetzee & Schreuder, (2013) have urged that on- the job training is one of the major approaches to training. They observe that its ‘training that is planned and structured that takes place mainly at the normal work station of the trainee.

5.2.2 Off-job training and employee retention

The second objective of the study was “To examine the relationship between Off-Job training and employee retention in commercial banks in Uganda”. The research question was, “What relationship between Off-job training and employee retention of commercial banks in Uganda??”

The hypothesis were the tested using tools of association. Inferential statistical Findings revealed that, there was a strong positive significant effect between Off-job training and employee retention which was accepted with the five percent significant level (0.05). To cement the variability of the two variables in study, the degree of determination (r^2) also revealed a strong variability between the two variables. The noble findings suggested that for Off-job training to be successful in her organizations, there should be adequate seminars and workshops.

5.3 Discussion of Findings

In the discussion of findings, the study discussed the finding according to the major theme that were derived from objectives and hypothesis.in conjunction with quantitative data, the study also carried out interviews with key informants who were drawn from top management (Branch manager) and heads of departments (head of service, sales and operations departments).

5.3.1 On-Job training and Employee retention

The first hypothesis of the study stated that On-job staff training has a positive significant relationship with employee retention of commercial banks in Uganda. Inferential Data analysis and interpretation using Pearson’s linear correlation coefficient and Predictive models using multiple regression revealed that the relationship between On-Job training and employee retention was significant at the five percent significance level (0.05). This finding was statistically in agreement with the works of many other scholars. For example, Kenny & Reid, (2006) emphasized that On-Job training considered to be the most useful but equally the most abused and most unsuccessful method of training.

5.3.2 Relationship between Mentoring and employee retention in Stanbic bank Uganda

The study tested the association, and coefficient of determination (r^2), Mentoring had a strong positive significant effect on the employee retention which was accepted with the five percent significant level (0.05). Such findings suggest that for employee retention to be successful in an organization, there should be clear policies and procedures guiding on how mentoring is executed for the employees. This means that when mentoring is handled well by line managers it improves skills and knowledge and result in high productivity leading to satisfaction and this may result into employee retention in the bank. This is in line with the views of scholars like Malcolm and Tricia (2007), who have argued that mentoring offers a wide range of positive benefits to the development of good relationship.

5.3.3 Relationship between Coaching and employee retention in Stanbic bank Uganda

In line with the findings of Gilley et al, (2010), who asserted that coaching boosts performance at individual and organization level and can combine with mentoring to forge synergistic relationship between managers and employees that ultimately lead to improve performance. When tested with statistics of association, and coefficient of determination (r^2), coaching has positive significant effect on the employee retention which was accepted with the five percent significant level (0.05). The relationship is a positive one, indicating that if coaching is carried out effectively, it leads to employee retention in the bank.

5.3.4 Relationship between Induction and employee retention in Stanbic bank Uganda.

From the results, it is found out that there was a statistically significant positive relationship between Induction and employee retention in commercial banks in Uganda. Induction was revealed to have significant predictor power on employee retention. This is in line with the findings of Dressler (2003), who observed that a comprehensive induction program accomplishes the following (1) provides the new employee with information that will ease the transition into the

new workplace,(2) paints a precise picture of the department and the institution as a whole, (3) introduces the new employee to departmental goals, policies and procedures, customs and traditions, (4) conveys the employees expectations, (5) relieves the new employees anxieties about starting a new job and (6) inspires the new employee to have a good attitude towards the organization and his or her new job.

5.3.5 Relationship between Delegation and employee retention in Stanbic bank Uganda.

The results from hypothesis testing, and correlation analysis all revealed a statistically significant positive relationship between Delegation and employee retention. These results are in agreement with other scholars; Chen & Aryee, (2007) who opined that delegation is seen by employees as the best management style and this leads to employee engagement in all sections hence leading to improvements of skills and knowledge that can be used to get promotion in future within the same company. The statistical findings revealed that as in line managers practice delegation, it results into employee retention; Chen & Aryee (2007).

5.3.6 Off-job training and Employee retention

The second hypothesis of the study stated that Off-job training has positive significant relationship with employee retention in stanbic bank Uganda limited. Inferential Data analysis and interpretation using Pearson's linear correlation coefficient and Predictive models using multiple regressions revealed that the relationship between Off-job training and Employee retention was significant at the five percent significance level (0.05). This finding was statistically in agreement with the works of many earlier scholars. For example, Kempton, (2005), revealed that this type of training permits employees to leave the day to day demands of their jobs behind so that they can concentrate on analyzing past behaviors and reflecting on what has been successful .Relationship between Workshops and employee retention in Stanbic bank Uganda

The results from second hypothesis testing, and correlation analysis all revealed a statistically significant positive relationship between workshops and employee retention. These results are in agreement with other scholars; Ambesta (2006) and Uoro (2010) who opined that that workshops enable employees to bridge the gap between the skill learnt and the one expected of them to possess. In addition to this, it has been urged that short-term training contributes to individual's personal development, increases their productivity and income at work and facilitates everybody's participation; Ambesta (2006). The findings from the predictive models, revealed that Workshops contributed (20.7%) to explaining the dependent variable Employee retention.

5.3.7 Relationship between Seminars and employee retention in Stanbic bank Uganda

Just in line with other scholars like; **Kauffman, (2010) and Plowman (2012)** who opined that seminars play a big role in improving communication skills, gaining expert knowledge, and network with others and re-new motivation and confidence for the employees, findings revealed that; there was a statistically significant positive relationship between seminars and employee retention. This implies that if seminars are carried out by the line managers, SBU will realize employee retention. From the human capacity building point of view, seminars provide employees with an opportunity to share personal experiences, refresh old skills and also gain state- of- the art information about various work related issues; Moseley, Jeffers and Patterson (2008). Generally, the findings from the predictive models, revealed that seminars contributed (18.2%) to explaining the dependent variable Employee retention. Relationship between Formal academic programs and employee retention in Stanbic bank Uganda.

The findings revealed that; there is a statistically significant positive relationship between formal academic programs and employee retention. This is in line with the findings of the scholar; Garcia (2005) and Holden (2001), who opined that off the job is argued to be more

effective since employees are away from work place and their concentration is fully at training. Formal academic programs in organizations is carried out to ensure that the capable managerial and technical talents will be available to meet the organization's needs; Pareek and Rao (1992). The findings further revealed that Formal academic programs contributed 17.1% to employee retention.

5.4 Conclusions

Based on the study findings, the study reached the following conclusions in line with each study objective identified by the researcher. The conclusions were made as narrated under each research objective below

5.4.1 On-Job training and employee retention

The first research question (what is the relationship between on job staff training and employee retention in stanbic bank Uganda limited) was answered and the hypothesis was accepted. This was because findings revealed a positive relationship between On-Job training and employee retention in commercial banks in Uganda. The Interview findings revealed that On-Job training had a positive association on the success of employee retention in commercial banks in Uganda. These findings were similar to arguments of various authors like (Kenny & Reid, 2006) and findings of other studies as shown in the literature review as well as in discussion. Thus, this study also emphasizes the importance of On-Job training in the retention of employees in commercial banks in Uganda. Though there are many organizational factors, this study focused on Mentoring, Coaching, Induction, Delegation and Job Rotation. In this study, it was established that mentoring contributes the greatest predictor to employee retention in commercial banks in Uganda.

5.4.2 Off-job training and Employee retention

Off-job training positively related with the Employee retention in commercial banks in Uganda. The success of an organization in terms of human capital is heavily reliant mentoring, Coaching, Induction, and Delegation its employees, Becker (1993). The hiring of experienced professionals with track record of excellence within their area of expertise ensures that the mission and goals of the company will be carried out efficiently and with competence. However, Off-job training becomes a major tool in re-tooling the employees as time goes by. (Kuchar (2007).

Stanbic bank –Lira branch must utilize the trained human capital it has in order to have a chance at being successful. Out of the off-job training avenues; Seminars, Workshops and Formal academic career programs, the most important off job Training Avenue Stanbic bank Lira has is to utilize the workshops. Without training people, an organization has little to no chance of surviving, and because of this, it is important that the organization take special care to ensure that their employees are trained On-job or Off-job, no matter how minor their role might be. Off-Job trained human capital are the backbone of every organization and play a major role in the success or failure of an organization, regardless of how major or minor their job may be.

5.5 Recommendations

The following recommendations are suggested as per the findings.

(i). Stanbic Bank (SBU) Uganda limited Board of Directors and Management should create ways of Mentoring their staff to enhance the success of her activities. Directors need to have some means for knowing what is happening with respect to their mentorship approach if they are to make informed management decisions. The notion that leaders are accountable to the success or

failure of a parasternal is one of the reasons Directors and Managers need to keep track of how Mentorship is carried out, how it was carried out and the impact assessment of the Programme.

(ii). Stanbic Bank (SBU) Uganda limited Board of Directors and Management should operationalize the Mentorship and Coaching strategies and assign duties to specific staff so that the sufficient funds can be available to run the organizational activities hence the success of employee retention.

(iii) Commercial banks in Uganda should also implement capacity building strategies like on job and off job staff training because results from this study indicates a positive influence on employee retention in an organization.

5.6 Limitations of the Study

During the course of carrying out the study, some challenges were faced. Basing on the findings and analysis results, the current research had a few limitations.

One of the limitations in this research was the subjectivity of each respondent.

Some of the participants were too busy to attend to the research needs of the study given the nature of their work. Another challenge was related to time.

5.7 Contributions of the Study

The most important contribution of the study is the awareness of the relationship between staff training (On-Job training and Off-Job) and the employee retention, since the study came to finding that there is a positive relationship between the study variables. Therefore, Stanbic Bank administration and managers can use the recommendations suggested to improve the success of the employee retention. The study can also provide a basis of future research in the field of organizational factors (On-Job training and Off-Job training) and the success of employee retention.

5.8 Areas Recommended for Future Research

Due to time constraints, the study was centered on organizational capacity building factors (On-Job training and off-job training) as potential variables relating to the success of employee retention. However, there were other variables like employment motivation, resource utilization, leadership style, administrative policies and management practices which may relate to organizational capacity building. Therefore, research needs to be carried on those factors to see how related to employee retention.

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APPENDIX I
QUESTIONNAIRE

Dear Respondent,

My name is **Vicky Harriet Achola**, a participant of Masters in Management studies (MMS) Human Resource Management of Uganda Management Institute (UMI). I am conducting a research on the topic “*Staff training and Employee retention in commercial Bank in Uganda, a case of Stanbic Bank-lira branch*”. I seek your candid response to the questions in this questionnaire. Kindly, note data collected is purely for academic purpose and as such, my research project endeavors to generate knowledge to be utilized in understanding the relationship between the aforementioned variables. Hence, your response to the questions would be treated with utmost confidentiality.

Thank You.

Yours faithfully,

Vicky Harriet Achola

SECTION A: BACKGROUND DATA

Please tick the number or letter representing the most appropriate responses for you

1. Your gender

- a) Male(), b) Female ()

2. What is your age group?

- a) 20-29 years () b) 30-39years () c) 40-49years () d) .≥50 years ()
e) Others specify

3. Highest level of education?

- a) Certificate() b) Diploma() c) Bachelor’s Degree() d) Post Graduate Diploma()
e) Master Degree ().

4. Others specify.....

5. Specify your terms of employment with SBU

- a) Temporary() b) Contract employee() c) Permanent staff() d) Consultant ()
- e) Others specify.....

5. How many years have you worked for SBU?

- a) Less≤ 2 years () b) ≥2-5years () c) >5-10years () d) >10 years ()

6. Which of these best describes your designation or position at SBU?

- a) Clerk () b) Assistant () c) Teller/Officer () d) Bank Supervisor ()
- e) Branch Manager ()
- f) Others specify.....

7. Have you had any form of training(s) since you joined the SBU lira branch?

- a) Yes () b) No ()

8. How were you selected for training?

- a) On joining the company () b) Supervisors recommendation ()
- c) Compulsory for employees () d) upon employee request ()
- e) Performance appraisal () f) don't know ()

9. How often do you undergo training?

- a) Quarterly () b) Every six months () c) Once a year () f) don't know ()
- d) Every two years () e) No specific schedule ()

10. How relevant were the trainings you received to your work?

- a) Not relevant at all () b) Not relevant ()
- c) Not sure () d) Effective ()
- e) Very effective ()

11. Do you think staff training can bring a sense of job security at the Bank which in turn can increase employee retention?

- a) Yes () b) No () c) Not sure ()
 d) Others specify

SECTION B: STAFF TRAINING

In this section please tick in the box that corresponds to your opinion/view according to a scale of 1 = strongly Disagree, 2 = Disagree, 3=undecided 4 = Agree, 5 = Strongly Agree.

i) ON JOB TRAINING

S/No.	ITEMS TO BE MEASURED	SD	D	U	A	SA
	Mentoring	1	2	3	4	5
12	I have learnt more skills and knowledge that are relevant to my personal goals through mentoring.					
13	My working knowledge has greatly enhanced because of being mentored by my line manager.					
14	My relationship between me and my supervisor has greatly improve through mentoring					
15	I have quickly learnt do my work because am being mentored by a competent person.					
16	I have become a better performer in my job because my line manager offers me a lot of mentoring.					
	Coaching	1	2	3	4	5
17	I have leant skills and knowledge that are relevant to my job through coaching					
18	I have become a better performer in my job because my line manager offers me a lot of coaching					
19	I have developed a good working relationship between me and my supervisor through coaching					
20	My talent was discovered and developed through coaching					

S/No.	ITEMS TO BE MEASURED	SD	D	U D	A	SA
21	Through coaching I have learnt to be more engage in different activities in varies department in the branch.					
	Induction	1	2	3	4	5
22	Through induction I have been inspired to have a good attitude towards new job and the bank as well					
23	I have developed teamwork spirit and how to work together as a team to achieved a team goal					
24	I have learnt skills and knowledge needed for my new role during the orientation period					
25	I have learnt to know my new organization , its members as well as the explanation and task related to my role through induction					
26	I have learnt the bank culture,values,mission, processes and activities followed in the bank through induction training					
	Delegation	1	2	3	4	5
27	I have gained skills and knowledge that I need for my future role if promoted through delegation by my supervisor					
28	Through delegation I have learnt to be more engage in different activities in varies department in the branch.					
29	My relationship between me and my supervisor has greatly improve through delegation					
30	Through delegation I have learnt the opportunity of self-direction and growth within the bank.					
	Job rotation	1	2	3	3	5
31	Job rotation has enhanced my skills a in a wider arrays of different positions in the bank					
32	I am more motivation to work for the bank because moving me around the different positions has enhanced my knowledge.					
33	I have gained more experiences by being shifted to work in different sections of the bank					

i) **OFF JOB TRAINING**

S/No	ITEMS TO BE MEASURED	SD	D	UD	A	SA
	Seminars	1	2	3	4	5
35	I have gained more working knowledge on banking operations because of being sent for seminars					
36	I have become time conscious in doing my work since being sent for seminars.					
37	My work interest to the bank has greatly improved upon being sent for seminars.					
38	My attitude towards working for the bank has since improved upon attending seminars					
39	I have learnt to prioritize and plan my work because of seminars					
	Workshops	1	2	3	4	5
40	I have learnt to prioritize and plan my work because of workshop					
41	My work interest to the bank has greatly improved upon being sent for workshops.					
43	I have gained more working knowledge on banking operations because of being sent for workshops.					
44	Workshop has enhanced my teamwork spirit and learnt how to bond with my co-workers					
45	Attending workshops has motivated and re-energized me to achieve my individual targets					
	Formal academic programs	1	2	3	4	5
46	My soft and hard skills have greatly improved because of undertaking formal academic programs.					
47	My ability to cope up with work deadlines has been enhanced by pursuing formal academic career programs.					
48	I have gained new skills because of pursuing formal academic programs					
49	I have become a better performer in my role because of the fresh knowledge I have gained by being sent for further studies.					

SECTION C: STAFF RETENTION

No.	ITEMS TO BE MEASURED	SD	D	UD	A	SA
	Length of stay	1	2	3	4	5
50	I have no desire to leave my current job					
51	I have a job contract with the bank that will see me working for the bank for long period of time.					
52	I have a good working relationship with my line managers which will see me stay long with the bank.					
	Intentions to stay	1	2	3	4	5
53	I have no intentions to leave the bank because my line managers support me well in my day to day work.					
54	I have no interest of leaving the bank for another job					
55	I look forward to stay on my current job for many years					
	Commitment to work	1	2	3	4	5
56	I will have long time commitment with the bank if management can develop my abilities.					
57	I will sign long term contract with the bank if management can invests in career					

APPENDIX 11

INTERVIEW SCHEDULE FOR INTERVIEW GUIDE.

ON- JOB TRAINING

a) Mentoring.

- i) Suggest how mentoring can help bank staffs to learn more quickly on their jobs and increase employee retention to the bank.

b) Coaching

- ii) Explain how coaching as a training method can lead to building employee retention to the bank.

c) Job rotation.

- iii) Demonstrate your understanding of how job rotation bestowing employees with more skills and experiences will prolong their stay with the bank?

d) Delegation.

- iv) Describe how delegation can be used as strategy by line managers to get employee retention to the bank.

e) Induction.

- v) Describe how induction of new employees can be used as strategy by line managers to get employee retention to stanbic bank Uganda.

OFF JOB TRAINING

f) Seminars.

- vi) Explain how management can make use of seminars as a tool for staff's retention in the bank?

g) Formal academic career program

- vii) Using examples, elaborate how offering formal academic career programs can lead to employee retention to stanbic bank Uganda?

h) Workshops.

- viii) Explain how best workshop as a mechanism of training can lead to employee retention in stanbic bank Uganda?

EMPLOYEE RETENTION

- ii)** Briefly describe some of the measures management has been taking to ensure staffs do not leave the bank whether voluntarily or involuntarily?
- iii)** Share with me some of the signs employees' exhibit when they are planning to exit the bank.
- iv)** Explain how investing in staffs career development will enable employee to stay for long time with the bank.