The Effect of Internal Training from the Employee's Point of View. Case: Helsinki OP Bank Plc.

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Laurea-ammattikorkeakoulu **Tiivistelmä**
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Sisäisen koulutuksen vaikuttavuus henkilökunnan näkökulmasta. Yritys: Helsingin OP Pankki Oyj.

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Opinnäytetyön tarkoituksena on tutkia sisäisen koulutuksen vaikuttavuutta henkilökunnan näkökulmasta. Yrityksen tarjoamat palvelut kohdistuvat suoraan henkilöstön osaamiseen. Opinnäytetyö kertoo myös koulutuksen merkityksestä. Teoria osuus arvioi myös opitun siirtymisen eri vaiheita ja esittelee sisäisen koulutuksen eri muotoja.

Opinnäytetyöhön valittu yritys on Helsingin OP Pankki Oyj. Tämä on suomalaiseen Op Pohjola-ryhmään kuuluva Helsingin alueella toimiva pankki. Helsingin OP Pankki tarjoaa pankki- ja vakuutuspalveluja yksityis- ja yritys asiakkaille.

Tutkimusmenetelmänä käytettiin kvalitatiivista, eli laadullista tutkimus menetelmää. Kvalitatiivinen tutkimus toteutettiin haastattelemalla pankin henkilökuntaa. Haastattelut mahdollistivat saamaan kokonaisvaltaisemman käsityksen sisäisen koulutuksen vaikuttavuudesta. Tutkimus tehtiin henkilökunnan näkökulmasta, koska vastaavaa tutkimusta on tehty suhteellisen pienessä määrässä. Opinnäytetyön tietoa voi käyttää myös koulutuksen vaikuttavuuden perus tietojen hakemiseen.

Asiasanat: sisäinen koulutus, vaikuttavuus, henkilökunta

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Abstract

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The purpose of this thesis was to study the different factors of internal training that affect work performance. The knowledge and skills that the company can provide is directly connected to what the personnel can do. The thesis also examines the significance of internal education. The theoretical section evaluates the different variables in the transfer of learning and introduces several internal training methods.

The company chosen for this thesis is Helsinki OP Bank Plc. It is a part of the OP Pohjola Group. The Finnish company is engaged in retail banking in the Helsinki metropolitan area. Serving both private customers and SMEs, it provides an extensive range of financial, asset management and payment services.

The research was completed using on a qualitative research method based on interviews with the employee’s. The interviews made it possible to receive more profound information about the effect of internal training. The research was conducted from the employee’s point of view as there has not been much previous research formed based on that. This information can be used when evaluating or acquiring basic knowledge of the effectiveness of internal training.

Key words: internal education, effectiveness, transfer of learning, employees

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1 Introduction

The competitive advantage of each company is formed from the knowledge and skills that the company can provide. Informal, what the personnel can do. The OP Pohjola Group is Finland's largest financial service provider in the area of banking, investment and insurance services. Therefore, it is highly important to project a good and trustworthy company image. Employees who are empowered and motivated in an organization can represent a positive or negative image to the customers. Management plays a very important role influencing the employees to generate good customer service and personal satisfaction.

Personnel development is a way to ensure that personnel have the necessary skills and knowledge to do a specific task that is significant for the corporate objectives. Training is one of the most important parts of personnel development. In addition to developing needed skills and knowledge, training is also a form of motivation to provide product and service quality and to enhance the overall working environment. Personnel training can be provided in a tuition form that is organized by the company or arranged by external source of education. (Viitala 2005, 272) The meaning of training is to generate changes in work performance but it is not simple to put the learning objectives in to practice. Personnel training is not rewarding if the learning objectives are not useful in practice and for this reason it is specifically important to consider different ways to make employees exercise their newly acquired skills. (Viitala 2005, 281-282.)

A personnel training is an investment and if the company does not evaluate its impact on employees there is a risk of training only remaining an expense and not a form of development. There are different approaches and also various external sources that provide assistance for the evaluation process.

1.1 Scope and structure of the study

This study focuses on the impact of internal education on employees with respect to work performance at Helsinki OP Bank Plc. It is then of the highest priority for the human resource management department and executives to consider means in all different phases of internal training through which their employees can be well motivated and educated in order to strengthen their professional knowledge.

There are different factors that influence the learning process of internal education. Some of the factors are motivation, career development opportunities, quality of working conditions, study material, interpersonal relationships and management skills.

After this introduction comes the theoretical section of this study which investigates the background of possible features that involve internal education and professional development. The second section examines the overall significance of education and also the main features of motivation. It also introduces some motivational theories to support the theoretical research.

Third section introduces the research approach and method as well as reliability and validity of the research.

The fourth section is the empirical study which introduces the OP Pohjola Group and explains their company structure. It also includes personnel information and key figures. As well as introducing the company's internal training methods and the research method.

In the fifth section an analysis is presented, which is supported by the second and third part of this thesis. Sixth part concludes the findings of the research with the support of the chosen theoretical comparison.

1.2 Purpose of the study

The main purpose of the study is to evaluate how internal training affects the employee's work performance and motivation. In order to evaluate the impact of internal education it is important to find different factors which are needed to motivate and empower the employees in their work performance. This study helps the company to possibly further develop their internal education and also to find out about the current situation and how employees respond to it.

This thesis focuses on finding responses to a following research problem:

- How the internal training has affected the employee’s work performance?

The research problem is supported by the following questions;

- What motivates the employees? and
- How the outside factor supported the learning process?

This study was completed during July 2011 using a qualitative research method by interweaving six employees with internal training background from Helsinki OP Bank plc. Qualitative research is the logical choice for a more profound understanding of the impact of internal training from the employee’s point of view. The writer of this thesis wanted to use personal interviews as a research method because it is easier to make additional questions if needed. Also, it makes it possible to follow more closely the reactions and tone of voice of the responding employees.

2 Theoretical background

2.1 Human resource management

Human resource management (HRM) can be viewed as a new approach to personnel management which considers people as the key resource. It suggests that it is important to communicate well with employees, to involve them in what is going on and to foster their further commitment and identification with the organization. Also, a strategic approach to the acquisition, management and motivation of people is emphasized. (Mckenna & Beech 1995, 1)

2.1.1 Human resource planning

Human resource planning is concerned with combining the organizational demand for quantity and quality of employees with the available supply. The demand is derived from current and forecasted levels of company operations. The supply side consists of human resources available both internally and externally. The internal supply, which has been the target for rationalization in recent years, consists of the existing workforce and its potential to contribute. The external supply refers to the population outside the organization affected by demographic trends, developments in education and competitive forces in the labor market. (Mckenna & Beech 1995, 5)

According to Mathis and Jackson (2009, 85) effective staffing is vital for HR management. Hiring the right people for right job makes it more likely that the organization will perform more effectively. The staffing processes are comprised of three major activities: job analysis, recruiting, and selection. It is important to use job analysis to document what employees do because of the legal defensibility of an employer's recruiting and selection procedures. As well as for performance appraisal system, employee disciplinary actions, and pay practices rests in part on the foundation of job analysis.

Livy (1985, 185) suggests that in particularly in banks, the personnel represent a high and increasing cost. A career in banking is structured, as organizations are structured, so that people progress in terms of increasing complexity of work and necessary skills. For these reasons paying attention to recruitment selection, and indeed in selection at organizational levels other than recruitment, is vital.

2.1.2 Workforce planning systems

Cascio (2006, 177) discusses that workforce planning means different things to different people. An overall agreement exists on its objective: the most effective use of talent in the interests of the worker and the organization. Workforce planning can be defined broadly as an effort to presume future business and environmental demands and satisfy those demands. This general view suggests several specific, interrelated activities that together comprise the whole workforce planning system. They include the factors above:

- A talent inventory: to assess the current human resources (skills, abilities, etc.)
- A workforce forecast: the future people requirements (how many workers are needed and what the market situation is)
- Action plans: personnel recruitment, selection, training, transfer, promotion, and development.
- Control and evaluation: feedback about the effectiveness of human resource planning system.

2.1.3 Total quality in human resource processes

Petrick, Furr and Delray (1995, 139) refer that total quality in HR processes involves five key elements: selection, performance, appraisal, rewards, and development. In the traditional human resource management (HRM) model, job performance is seen as a function of the HR components of selection, individual performance, appraisal, rewards, and development. These elements of HRM suggest generic activities that are performed by HR managers. These elements have been described as selecting people who are best to perform the jobs defined by the structure, also appraising their performance and motivating employees by linking rewards to high levels of performance and developing employees to enhance their current performance at work as well as to prepare them to perform in positions they may hold in the future. Marginal and unacceptable individual performers are dismissed from the system. Traditionally, HRM systems have focused on the individual. An individual job is designed, as part of a broader organizational design, with specific tasks and duties prescribed.

Individuals typically focus in training and education to master a narrow domain of work. Focused criteria define the basis for evaluating performance about the tasks and duties. Superiors appraise individual performance on the specified criteria and judge that with the competence of the work performance. Possible rewards are then administered for the individual, in accord with the individual's performance appraisal. Development needs are identified within the appraisal, and action is taken to correct any deficiencies in current performance or to avoid those in future performance. (Petrick & Furr & Delray 1995, 140)

2.1.4 Relationship of HR strategy to Business strategy

Human resource (HR) parallels and facilitates implementation of the strategic business plan. HR strategy is the set of priorities a firm uses to align its resources, policies, and programs with its strategic business plan. The model above shows the relationship of HR strategy to the broader business plan. (Cascio 2006, 174)

What measures assess the key drivers of individual, team, and organizational performance? Plan top-down and Execute bottom-up. (Cascio 2006, 174)

Figure 1: HR Metrics

The model shows that planning proceeds top-down, while execution proceeds bottom-up. There are four links in the model, beginning with the fundamental question of how to compete. Firms may compete in various dimensions, such as innovation, quality, cost leadership, or speed. From that, it becomes possible to identify business processes that the firm must execute well in order to compete. When processes are executed well, the organization can delight its internal and external customers through high performance. This may occur, for example, when an employee presents a timely, cost-effective solution to a customer's problem. (Cascio 2006, 174)

To manage and motivate employees, the right competencies, incentives, and work practices must be in place. Execution proceeds bottom-up, as the appropriate competencies, challenging incentives, and work practices stimulate high performance. These are the factors which delights internal and external customers. This, in turn, means that business processes are being executed efficiently, enabling the organization to compete successfully for business in the marketplace. (Cascio 2006, 174)

Cascio (2006, 175) refers that at the general level, high-performance work practices include the following five features:

- Pushing responsibility down to employees operating in flatter organizations.
- Increased emphasis on line managers as HR managers.
- Instilling learning as a priority in all organizational systems.
- Decentralizing decision making to autonomous units and employees.
- Linking performance measures for employees to financial performance indicators.

HR metrics serve as a kind of overlay to the model itself. HR metrics should reflect the key drivers of individual, team, and organizational performance. When they do, the organization is measuring what really matters. (Cascio 2006, 175)

2.2 The significance of education

According to Varila (1992, 30) education can be outlined as an investment for a humane capital or as a requirement criterion for work markets. In addition to that, one can enhance the social meaning of education when the main aspect is attached to the produced and assumed individual features such as; punctuality, persistence, concentration, trustworthiness and ambitiousness. The main functions of education from the work market point of view are;

1. To enhance individuals productive growth.

2. The specification for work applicant requirement.
3. A common way to modify the disciplined and perceived behavior of the work force.

The society is increasingly supporting professional and individual education. From the individual point of view education might not only be an investment but a welcome change for everyday work life. Education has also other meanings than securing the economic income. This way it cannot be viewed only as an investment but also to see other results in learning and development, such as, devoutness, humanity, happiness, personal knowledge etc. (Varila 1992, 31)

Education is a way that job applicants modify their qualities. The marks, certificates and titles of education are material capital. This way education is a sign of not only productivity but also persistence, commitment and learning capabilities of the job applicant. (Varila 1992, 32)

2.2.1 Education as a part of personnel development

Education is one of the most visible terms of personnel development. It is a way to respond to personal and group development needs. Workforce is trained continuously in Finnish companies and different education forms are common for every working individual. The Finns represent the top in the field of workforce training among the European countries. (Viitala 2005 271)

According to Viitala (2009, 194) personnel training consists of all the organized learning activities that occurs apart from the actual working process, and it is organized in a different location and time. He does not perceive the actual learning process that occurs when performing different work tasks as personnel training.

2.2.2 The meaning of personnel training

The meaning of personnel training is to enhance employee’s current professional knowledge and to generate new education. Diverse durations of the training have different meanings. Shorter length trainings are more focused on the information related to the organization enabling the employees to perform more effectively in their work. Longer term training supports the employee’s professional development more profoundly. The company’s extensive training for the executives are a good example of this. (Viitala 2005, 272)

2.2.3 Adult education

Adult education is the practice of teaching and educating adults. Workplace training is also a one form of adult education. Other learning places include folk high schools, community colleges, and lifelong learning centers. The practice is also often referred to as 'Training and Development 'and is often associated with workforce or professional development. Adult education is different from vocational education, which is mostly workplace-based for skill improvement; and also from non-formal adult education, including learning skills or learning for personal development. (Wikipedia 2011)

2.3 Different forms and implementation of personnel training

According to Viitala (2005, 271) Training can be either a planned and organized internal training by the company or bought from an external resource of education. Both are suitable for different means and both ways of training have also good and bad edges. There is a 20/80 rule of organizing training which implies that 20 present of all the training provided by the company could occur outside the work environment and 80 present would happen pointedly and supported at the work place while working.

Viitala (2005, 273-274) also points out a third way to organize training; that there is a unit specialized in training within the company. For example the Kesko plc.'s K-institute which provides all the training services for the K-group company. The challenges for this kind of training might be the risk of bureaucracy and attainment to in-built way of function. The main advantage is a profound knowledge of the company requirements.

“There are many ways in which training can now be delivered: by open/distance learning, by electronic means and through teleclasses where there could be many dozens of learners on the line with one tutor. These methods are a great deal cheaper than doing the same thing face to face.” (Rogers 2008, 220)

Viitala (2002, 190) also points out that supporting the learning process is important and a good working environment can be considered as requirement for all learning methods.

2.3.1 Internal training

Internal training generally applies very specifically to the organization and its jobs. It is popular because it saves the cost of sending employees away for training and often avoids the cost of outside trainers. Skill-based technical training is conducted inside organizations. Due to rapid changes in technology, the building and updating of technical skills may become crucial training needs. (Mathis & Jackson 2009, 90)

All the major banks run formal internal courses for the staff. They provide the types of programs which are needed by large groups of staff and the total cost represents the main proportion of the training and development budget. There are mainly two types of courses. Those which aim to improve the knowledge and skills of the technical side of the participants work, for example, advances, marketing and international business, and those which concentrate on general management. (Livy 1985, 244)

One internal source of training is informal training, which occurs through interactions and feedback among employees. Much of what the employees know about their jobs they learn informally from asking questions and getting advice from other employees and their supervisors, rather than from formal training programs. (Mathis & Jackson 2009, 90)

2.3.2 Employee orientation

One could say that orientation is familiarization with and adaption to a situation or an environment. (Cascio 2006, 309)

Cascio (2006, 317) refers that one of the most neglected areas of training is new-employee orientation. A new employee's initial experience with a firm can have a major effect on the employee's later career. To maximize the impact of orientation, it is important to recognize that new employees need specific information about company standards, traditions, and policies as well as about the social behavior and the technical aspects of the job. An orientation follow-up is essential (e.g., after one week by the supervisor) to ensure proper quality control and continual improvement.

Orientation builds a bridge for an employee from the early recruitment to the beginning of a new work life cycle. If the company seeks performance in all of its business actions, they should also achieve it from orientation. The foundational meaning of orientation is to reduce the time when the work of the new employee starts to be productive. That also ensures the amount of work takes the company closer to its strategy, vision and goals. At this point the company has a great opportunity to build a strong foundation for the employee's long term commitment. (Valvisto 2005, 47)

The first days at the work are critical because the new employee is full of enthusiasm and great expectations. If the new employee will be very disappointed during the first days at work, it is only natural that it will effect negatively on the forthcoming work performance.

The working environment, tools and a profound orientation program gives a feeling of significance for the new employee – just like the company itself is important to the employee. (Valvisto 2005, 48)

2.3.3 Meaningfulness of the material

Cascio (2006, 300) points out that it is easier to learn and remember factual material when it is meaningful. Meaningfulness refers to material that the trainees can easily understand. The factors above are some examples of how to structure material to maximize its meaningfulness:

1. Provide trainees with an overview of the material to be presented during the training. Seeing the overall picture helps trainee understand how each unit of the program fits together and how it contributes to the overall training objectives.

2. Present the material by using examples, terms, and concepts that are familiar to the trainees in order to clarify and reinforce key learning points. Such a strategy is essential when training the hard-core unemployed.

3. As complex intellectual skills are invariably made up of simpler ones, teach the simpler skills before the complex ones. This is true whether teaching accounting, computer programming, or X-ray technology.

2.3.4 E-learning

E-learning is one form of computer-based training. This kind of training is a form of the presentation of text, graphics, video, audio, or animation via computer for the purpose of building job-relevant knowledge and skill. E-learning includes asynchronous (meaning it is not delivered to the same user at the same time) text-based courses, job aids, educational games, and video and audio segments, as well as synchronous media such as video-conferencing and chat rooms. There are two main ways to deliver computer based training: through company intranet or through learning portals on the Internet. Learning portals are like online libraries. They offer courses on a wide variety of topics, from computer software tutorials to customer-service training. (Cascio 2006, 285)

Online learning has become a future trend. Demand and supply forces are operating more actively. On the demand side, rapid growth of knowledge and training makes learning and re-learning essential if workers are to keep up with the latest developments in their fields. On the supply side, Internet access is moreover becoming a standard at work and at home, and advances in digital technologies now enable training designers to create interactive, media-rich content. (Cascio 2006, 285)

2.3.5 Intranet

Many internal applications in use today can be easily supported using an intranet. Human resources applications like job information, name and phone number lists can all be displayed on an HR web site. A finance web site might display information on time cards, expense reports, or credit authorization. Having the information accessible on a server lets the employees know that they can easily access the latest information. E-mail and chat lines can be set up to simplify communications. (Rosen 1997, 50)

2.3.6 On-the-job training

On the job training is the most widely used training and development method. It involves assigning new employees to experienced workers or supervisors. The trainee is expected to learn the job by observing the experienced employee and by working at the same time with the actual materials, personnel, and/or machinery. The experienced employee is expected to provide a favorable role model with whom the trainee can identify, and to take time from regular job duties to provide instruction and guidance. Also supervisors themselves assume responsibility for the on-the-job training of their new employees. (Wexley & Latham 1992, 147)

“On the job training has several positive features, one of which is its economy. Trainees learn while producing, thereby partially offsetting the cost of their instruction. Moreover, there is no need to establish expensive off-site facilities such as classroom or equipment simulators, nor is there any need for outside trainers or members of the company’s training staff.” (Wexley & Latham 1992, 147)

2.3.7 Job rotation

By the rotation of jobs, individuals can acquire new knowledge and skills. This should be carefully planned and the workers fully informed on the opportunities of the new experience. Job rotation is often used in banks, by the frequent attachment of branch managers and staff to specialist functions. For example, advances, personnel and marketing area or even group offices. (Livy 1985, 243-244)

Wexley and Latham (1992, 163) explain that job rotation involves giving trainees a series of job assignments in various parts of the organization for a specific period of time. Trainers may spend several days or months in different locations. The idea is to expose individuals to a number of environmental changes by rotating them through various key departments. In each department, trainees may assume observational role or take responsibility for training specified results. It is important that they become personally involved in departmental operations. The best way to do this is to assign them full functional responsibility with simple opportunity to exercise judgment and make decisions. This responsibility should be supplemented with supportive coaching from an immediate supervisor in each job assignment.

With job rotation, trainees gain an overall perspective of the organization and an understanding of the interrelationships among its various parts. In this way, trainees can become clearer about their career aspirations and their commitment to the organization. Trainees also increase their problem-solving and decision-making skills as well as their self-awareness. (Wexley & Latham 1992, 163)

2.3.8 Coaching

Coaching facilitates a specific kind of teaching and learning relationship in which the coach has a higher degree of experience and expertise in certain areas that the client wants to develop for him or herself. (Terrel & Hughes 2008, 5)

“In order for it to be effective the relationship cannot be a one-way street, both coach and client/worker needs to encounter each other openly and honestly, willing to accommodate and incorporate the changes that their relationship will entail.” (Terrel & Hughes 2008, 6)

Wexley and Latham (1992, 156) points out a few important functions concerning coaching;

1. Coaching lets subordinates know what their supervisors think about how they do their jobs.
2. Enables supervisors and employees to work together on ways in which employees can improve their performance.
3. Coaching improves communication and collaboration between supervisors and employees.
4. It provides a framework for establishing short- and long-term personal career goals.

According to Wexley and Latham (1992, 157) employees should have substantial participation in the developmental process. Supervisors should do more listening than talking, ask questions which evoke lengthy rather than “yes” or “no” responses. Also, examine the employee’s feelings and ideas. In general, the more the employee participates in the process, the more satisfied he or she will be in the coaching session, and the more likely it is that performance improvement goals will be accepted and met. Also, specific improvement goals should be mutually set by the supervisor and the employee. This leads to higher goals being set than when the supervisor sets them alone.

A helpful and constructive attitude on the part of the supervisor is important. The more the supervisor supports in the coaching process (e.g., giving recognition for good performance), the more satisfied the employee will be with the session and with the supervisor, and higher goals will be set. Criticism should be avoided unless it is used to justify disciplinary action. The key to effective coaching is to focus on what the trainee is doing right and, with the trainee, focus on steps that need to be taken to advance the trainee’s growth. (Wexley & Latham 1992, 157)

Coaching work teaches people how to integrate with the team or community that wants to support them in the accomplishment of mutual visions, dreams, or promises. (Terrel & Hughes 2008, 50)

2.3.9 Team training

A team is group of individuals who are working together toward a common goal. It is this common goal that really defines a team, and if a team member have opposite or conflicting goals, the efficiency of the total unit is likely to suffer. (Cascio 2006, 304)

In many high-performing organizations, teams are surpassing individuals as the primary performance unit in the company. Finally, linking individual, team and work organization design changes has become essential as the pace of modern infrastructure changes has accelerated. (Petrick & Furr & Delray 1995, 15)

Teams require individual and joint accountability for performance. Team accountability is about sincere promises we make to ourselves and others for which we pledge committed action. When we follow through on our promises, we preserve and extend the trust upon which the team is built. We earn the right to express our own views about all aspects of the team’s efforts and to have our judgments receive a fair, respectful, and constructive hearing. Specific performance goals and agreed-upon approaches provide clear standards for mutual accountability. (Petrick & Furr & Delray 1995, 195)

2.4 Retention and transfer of learning

Transfer refers to the extent to which what has learned during training is used on the job. There are three transfer possibilities:

1. Positive transfer: Learning in the training situation results in better performance on the job.

2. Negative transfer: Learning in the training situation results in poorer performance on the job.

3. Zero transfer: Learning in the training situation has no effect on the job performance.

Training that results in negative or zero transfer is either negative or no value to an organization. However, some sort of negative and zero transfer occur frequently in organizations. (Wexley & Latham 1992, 96)

Wexley and Latham (1992, 97-99) points out three time periods for retention and transfer of learning: before, during and after.

Before the whole learning process it is important to conduct a needs analysis. Training needs analysis procedure includes representatives from the training department, the customer (e.g. the people who have requested training), as well as the potential participants and their managers. Supervisory support for training is considered to be a key work variable affecting the transfer process. When employees understand that the training is important to their supervisor they will be more motivated to attend, learn as well as retain and transfer what was learned to their jobs. Trainees should be informed ahead of time regarding such things as the training programs purpose. Tasks should be assigned prior to the training sessions. To stimulate interest, trainers will sometimes assign advanced readings and provide a realistic case study. (Wexley & Latham 1992, 97-99)

During the training the trainer should maximize the similarity between the training situation and the job situation. Trainees should practice their newly learned skills in actual situations that they will encounter back on their job. A variety of examples should be provided when teaching concepts or skills. In skill training, the individual should be given adequate opportunity to practice the skill under a wide range of conditions. (Wexley & Latham 1992, 97-99)

The actual transfer happens when the trainee fully understands the general rules and principles that are needed in solving new problems. Research has shown that, without the benefit of training, employees do little in the way of self-regulating their own job performance. Self-regulating involves goal setting, self-monitoring, also, self-reward and self-punishment depending on the discrepancy between one's behavior and goal. The training content should be designed so that the trainees can see its applicability. It has been shown that individuals who feel that the training course they attended helped them learn skills and ideas directly related to their job situations are more likely to transfer their learning on return to their companies. Positive transfer is also facilitated when trainees feel that the trainers understood their unique job problems. On the contrary, training programs felt to be too difficult and poorly organized have been found to generate less positive transfer. (Wexley & Latham 1992, 97-99)

After completing a training program, trainees should be assigned specific behavioral goals. In addition, the trainees and/or their supervisors should complete behavioral progress reports to monitor the extent of the goal achievement back on the job. Trained behaviors and ideas should be rewarded in the job situation. A trainee will transfer what he or she has learned during training only if it is supported by the reward structure on the job. The most crucial person in this reward structure is the trainee's immediate supervisor. It is therefore imperative that this individual understand and endorse the objectives of training. (Wexley & Latham 1992, 101)

2.5 Organizational factors affecting transfer of training

According to Wexley and Latham (1992, 102) trainees might assume that they are capable of performing a specific behavior, but may choose not to do so because they believe it will have little or no effect on their status in the organization. Thus high outcome expectancies are critical to the transfer of training to the job setting. Researchers in the behaviorist tradition have long known that environment shapes behavior. For example, newly acquired skills should be incorporated into merit pay plans in order to increase the probability that these skills will be used on the job.

As people progress up the organizational hierarchy, the opportunities for promotion, payment and honors are greater than for the organization's rank and file employees. The opportunities for disappointments not only increase, but they are often more severe than they are lower in the organization. To have completed successfully an executive development program and then just miss becoming an executive vice president is probably a greater disappointment than to have just missed a promotion to an assistant supervisory position. Moreover, the likelihood that others will want to model this person's behavior of taking time away from the job to attend similar executive programs is decreased. The likelihood that the disaffected employee will leave the organization for another is increased. (Wexley & Latham 1992, 103)

2.5.1 Organizational reward system

At a board level, an organizational reward system includes anything an employee values and desires that an employer is able and willing to offer in exchange for employee contributions. More precisely, such compensation includes both financial and nonfinancial rewards. Financial rewards include direct payments (e.g. salary) plus indirect payments in the form of employee benefits. Nonfinancial rewards include everything that enhances a worker's sense of self-respect and esteem by others (e.g. healthy working environments: opportunities for training and personal development). (Cascio 2006, 418) These ideas are shown graphically below:

Reward system

Financial	Nonfinancial
Direct payments (salaries)	Protection programmes
Indirect payments (benefits)	Employee involvement in decision making
	Effective supervision
	Recognition
	Training opportunities
	Supportive, nurturing company culture

2.5.2 Thinking about reward systems

Collings and Wood (2009, 209) points out that the key to an effective reward system is to understand what it is that employees need and expect from the work situation. Traditionally, employers have taken the rational economic man approach, resting on assumptions that labour is exchanged for financial gain, usually in the form of wages or salary. This was an exchange or transactional relationship in which labour was exchanged for payment, a reward extrinsic or independent to the actual work. But money is not the only incentive and modern employment contracts spell out the details not only of wages but other benefits, an important one being job security. While many employees regard wages as essential, they also regard it as equally important that these wages are secured on a regular basis. In times of economic uncertainty, the protection afforded by job security becomes highly valued. This means that, in times of recession, job seekers will tend to opt for securer jobs, even if this means foregoing some pay; this will make public sector jobs more sought after at such a time. The financial responsibilities of modern living mean that most employees will deem it necessary that there is a long term basis to their ability to provide family support and meeting financial commitments.

2.5.3 Environmental constraints

Environmental constraints can obviously have a deleterious effect on a trainee’s outcome expectancies. In the context of training, there are at least eleven constraints which can hinder the transfer of training to the job setting, namely; the lack of job related information, tools and equipment, materials and supplies, budgetary support, required services and help from others, task preparation, time availability, work environment (e.g. physical aspects), scheduling of activities, transportation, and job relevant authority. (Wexley & Latham 1992, 104)

2.5.4 Organizational culture

Mathis and Jackson (2009, 11) discuss that the ability of an organization to use its human capital strategically depends of the organizational culture. Organizational culture consists of the shared values and beliefs that give members of an organization meaning and provide them with rules for behaviour. These values are inherent in the ways organizations and their members view themselves, define opportunities, and plan strategies. Much as personality shapes an individual, organizational culture shapes its members responses and defines what an organization can or is willing to do.

Organizational culture could be referred as the “climate” of the organization that employees, managers, customers, and others experience. This culture affects service and quality, organizational productivity, and financial results. Critically, it is the culture of the organization, as viewed by the people in it that affect the attraction and retention of competent employees. (Watson 1994, 112)

The culture of an organization is the system of meanings, values and norms espoused by the managerial dominant coalition: the “unofficial culture” or cultures of an organization are the systems of meanings, values and norms actually prevailing in the organization. The ideal of managing an organization “through culture” is to trying to make the official culture and the unofficial cultures one and the same. For effective cooperation to take place, people need a degree of common language and some sharing of priorities. (Watson 1994, 112)

The first step in a major transformation is to alter the norms and values. After the culture has been shifted, the rest of the change effort becomes more feasible and easier to put into effect. Culture is not something that you can manipulate easily because it changes only after you have successfully altered people’s actions and after people see the connection between the new actions and the performance improvement. This does not mean that sensitivity to cultural issues isn’t essential in the first phases of a transformation. The better you understand the existing culture, the more easily you can figure out how to push urgency level up, how to create the guiding coalition, how to shape the vision, and so forth. (Kotter 1996, 156)

Kotter (1996, 157) points out some factors in the change of a culture:

- Comes last, not first: Most alternations in norms and shared values come at the end of the transformation process.
- Depends on results: New approaches usually sink into a culture only after it’s clear that they work and are superior to old methods.
- Requires a lot of talk: Without verbal instruction and support, people are often reluctant to admit the validity of new practices.
- May involve turnover: Sometimes the only way to change a culture is to change key people.
- Makes decisions on successful crucial: If promotion processes are not changed to be compatible with the new practices, the old culture will reassert itself.

2.5.5 Organizational communication

Communication is not merely an activity that occurs “within” an organization, nor is communication merely a tool for managerial control. Relationships among individual organization members are defined through communication. The linkages and interactions among subsystems depend on communication and information flow. All feedback processes involve communication. (Papa & Daniels & Spiker 2008, 109)

Papa, Daniels and Spiker (2008, 43) also suggest that communication may be defined as shared and contested meaning formation created among two or more people through verbal and nonverbal transaction. Verbal information occurs in the spoken and written forms of a language code. This code involves a system of symbols as well as rules for how symbols are used. Symbols are representative, freely created, and culturally transmitted. Some experts regard symbols as tools for expressing thought. The influence of language in organizational communication is suggested by the use of root metaphors to make sense of organizational experiences, certain types of language paradoxes in organizational behavior, strategic use of ambiguity, and the prevalence of group-restricted codes. Nonverbal information also is important in organizational communication, but the concept of nonverbal communication is troublesome because much nonverbal behavior may be ambiguous and unreliable signs of emotional states or even random activities that occur without awareness or intent on the part of a source.

2.5.6 Ambiguity

Ambiguity is a common, day-to-day problem in organizational communication, and many organizations expend a great deal of energy in attempting to cope with it. Experts on oral and written expressions are quick to advise people that simple, concrete language is the key to reducing ambiguity. But ambiguity in organizational communication involves more than accidental misuse of language or failure to be clear. Ambiguity occurs simply because a symbol or expression has different meanings for different people. There is no guarantee that two people will share the same meaning for a term of expression, even when it is simple and concrete. (Papa & Daniels & Spiker 2008, 24)

2.5.7 Communication competence in groups

In groups within organizations, communication competence is a vitally important skill to possess to accomplish individual goals within the group, promote group productivity, and sustain good interpersonal relationships within the group. Without effectiveness in communicating your ideas, you cannot accomplish any of your personal goals within a group. So, the ability to communicate your ideas logically is important. At a group level, effective communication is important because it allows each member to offer his or her best contributions to solving group problems. (Papa & Daniels & Spiker 2008, 235)

Accomplishing personal and group goals is only part of what competence is. Group members also need to communicate in ways that are rationally or situational appropriate. Every group develops rules that determine what appropriate communication is and what is not. Sometimes the rules will be established subtly through interaction. For example, a group member raises his or her voice when arguing with another member. If a member behaves like that it violates the rules of the group, he or she will likely receive negative verbal or nonverbal reactions from other group members. This might happened even though the rule was never explicitly stated. So, behaving in appropriate ways helps to sustain good relationships within the group. Appropriate communication also contributes to the development of a group culture in which members want to continue their association with one another. (Papa & Daniels & Spiker 2008, 235)

2.5.8 The nature of an effective vision

A vision can be very ordinary, at least partially, because in successful transformations it is only one element in a larger system that also includes strategies, plans, and budgets. But although it is only one factor in a large system, it is an especially important factor. Without vision, strategy making can be much more contentious activity and budgeting can dissolve into a mindless exercise of taking last year's numbers and changing those 5 per cent one way or the other. Even more so, without a good vision, a clever strategy or a logical plan can rarely inspire the kind of action needed to produce major change. Effective visions seem to have at least six key characteristics that summarized below. (Kotter 1996, 71)

- Imaginable: Conveys a picture of what the future will look like
- Desirable: Appeals to the long-term interests of employees, customers, stockholders, and others who have a stake in the enterprise
- Feasible: Comprises realistic, attainable goals
- Focused: Is clear enough to provide guidance in decision making
- Flexible: Is general enough to allow individual initiative and alternative responses in light of changing conditions
- Communicable: Is easy to communicate; can be successfully explained within five minutes

Foremost, they describes certain activity or organization as it will be in the future, often the distant future. Also, they articulate a set of possibilities that is in the best interests of most people who have a stake in the situation: customers, stakeholders, employees. In contrast, poor visions, when followed, tend to ignore the legitimate interests of some groups. Third, effective visions are realistic. Good visions are clear enough to motivate action but flexible enough to allow initiative. Bad visions are sometimes too vague, sometimes too specific. Finally, effective visions are easy to communicate. Ineffective visions can be impenetrable. (Kotter 1996, 72)

Vision is usually communicated most effectively when large group meetings, memos, newspapers, posters and informal one-on-one talks are used. When the same message comes at people from six different directions, it stands a better chance of being heard and remembered, on both intellectual and emotional levels. (Kotter 1996, 93)

2.5.9 Creating and communicating vision

“Without enough leaders, the vision, communication, and empowerment that are at the heart of transformation will simply not happen well enough to satisfy our needs and expectations.” (Kotter 1996, 165)

Development of leadership potential doesn’t happen in a two-week course or even a four-year college program, although both can help. Most complex skills emerge over decades, which is why the organizations increasingly talk about “lifelong learning”. Spending so many waking hours at work, most of the development takes place on the job. If the time at work encourages and helps to develop leadership skills, it will eventually realize whatever potential the workers have. (Kotter 1996, 165)

Conversely, if time at work does little or nothing to develop those skills, the workers will probably never live up to our potential. Highly controlling organizations often destroy leadership by not allowing people to blossom, test themselves, and grow. In stiff bureaucracies, young men and women with potential typically see few good role models, are not encouraged to lead, and may even be punished if they go out of bounds, challenge the status quo, and take risks. These kinds of organizations tend either to repel people with leadership potential or take those individuals and teach them only about bureaucratic management. (Kotter 1996, 166)

Developing that leadership that allows employees to develop themselves will demand flatter and leaner structures along with less controlling and more risk-taking cultures. The negative consequences of putting people with potential into small boxes and micromanaging they will only increase. People need to be encouraged to attempt to lead, at first on a small scale, both help the organization adapt to changing circumstances and to help themselves to grow. In this way, through thousands of hours of trial and error, coaching, and encouragement, they will achieve their potential. (Kotter 1996, 166)

Kotter (1996, 166) also mentions that in the last ten years alone, we have come a long way toward creating this kind of organization. Anyone pessimistic about our capacity to build leadership-incubating structures should look carefully at what already has happened. But we still have a long way to go. Narrowly defined jobs, risk-averse cultures, and micromanaging bosses are the norm in a far too many places – especially in big companies and many government organizations.

2.6 Social variables affecting transfer of learning

A potent force in the socialization process within an organization is the interactive dynamics between the individual and his or her peers. Such interaction can provide support and reinforcement for not only learning what is being taught in the training program but also in applying what was learned to the job. Conversely, failure to secure such support can result in alienation during training and/or the job. (Wexley & Latham, 1992, 104)

Wexley and Latham (1992, 104) suggest that according to findings a trainee who has the substantive support of other trainees or co-workers will have higher self-efficacy in dealing with the stresses and ambiguities created by a new job than would be the case without such social assistance.

2.6.1 Valuing self

A central feature of the personal and professional development that coaches seek to facilitate in their clients is the ability to value one's self in positive, appropriate manner. If we do not feel genuinely worthy of what life has to offer, we will not pursue our best possibilities, or we will not do so in a manner that will actually produce the desired results. (Terrel & Hughes 2008, 31)

Our self-worth reflects a pattern of evaluations we learned to make about how much of the time we should expect our efforts to be successful and/or accepted versus how often they will be unsuccessful and/or rejected. Over time we built this set of conclusions about what to approach and what to avoid into the comprehensive unconscious value themes that guide all our behaviour. Emotional energy is what connects us to everything we value. We learn to value being cautious or setting measurable goals and following a planned approach to achieving them or we learn to value a more spontaneous strategy for discovering and satisfying the desires that motivate our behaviour. (Terrel & Hughes 2008, 35)

In the process of all of this learning, we began to develop “our” point of view, a unique way of seeing the world through which we relate new experiences to our past learning, using it as a standard for evaluating and selecting our actions. (Terrel & Hughes 2008, 36)

2.6.2 Valuing others

The work of being human requires that we willingly help each other solve the problems that limit our safety and comfort and the meaning of our lives. The work of organizations is not much different, and fortunately these are the kinds of relationships we are wired to develop and we have done precisely that over thousands of generations since our species began. (Terrel & Hughes 2008, 47)

Being authentically successful in the world is much easier when you understand one thing: No matter what someone’s age or gender or nationality, no matter what his or her wealth or sexual preference, no matter how introverted or extroverted or strong or weak or good-looking the person is, everyone wants the opportunity to contribute to the process of life in a meaningful way that receives the acknowledgement and approval of the others in a social group. Everyone naturally wants to be noticed and accepted and cared about. People who do not understand that, do that, or know how to do that, are going to be far less successful than if he or she did. (Terrel & Hughes 2008, 48)

2.6.3 Internal and external team relations

One of the ways in which learning how to make “short cuts” would highly benefit the team as it makes its progress towards achieving its task is in the way the team negotiates the relations internal to the team and relations external to it. This aspect of teamwork may provide the strongest test of team member’s skills. Crucial to the success of an organizational team is its ability to negotiate and navigate its way in around the sociocultural, organizational environment. (West & Tjosvold & Smith 2005, 114)

Achieving a balance between internal and external demands may be one of the most difficult tasks faced by organizational teams. In order to perform successfully, the team must satisfy the requirements of the broader organizational system yet at the same time maintain enough independence to perform its own specialized functions. (West & Tjosvold & Smith 2005, 115)

2.7 Supervisory support

To increase the probability of transfer of training to work in the workplace, supervisors need to reinforce the application of what was learned in training to the job. To do this effectively, the supervisors must be fully aware of the training objectives as well as the content of the training for attaining those objectives. This not only increases supervisory understanding of and appreciation for the training, but it increases trainee outcome expectations that demonstrating the learned skills will be valued by the organization. (Wexley & Latham 1992, 106)

When the trainee returns to the job, supervisors should adopt the same strategies as those used by trainers in the classroom. That is, early assignments should be given that allow employee to experience success in applying their newly acquired skills. The supervisor should continuously model these skills. Moreover the supervisor should coach the employee to set specific difficult, but attainable, goals. These goals should be made public. In addition, having supervisors publicly commit to the objectives of the training program helps increase their investment in the outcome of training. The contractual goals should be specific and measurable so that progress toward the goals can be evaluated through the use of behaviour based performance appraisals such as behavioural observation scales. (Wexley & Latham 1992, 106)

2.7.1 Managerial work

Managerial work happens in work organizations such as schools, businesses, hospitals, prisons and administrative bureaucracies. These institutions represent a segment of this broader human world. But they are especially interesting, not just because they are microcosms of the wider human world, but because they are segments of broader social and cultural organization which are deliberately designed and formally managed. In a sense, the managers of modern work organizations are creators and manipulators of miniature human societies. They actively devise social structures and cultures within which people relate to each other and find at least some of their life-meanings. (Watson 1994, 32)

Managerial work is thus about strategic exchange: those directing the organization are trading and balancing meanings and resources across all those constituencies whose support is needed for continued existence of the organization. It does not matter if these are junior employees, key customers, senior managers, shareholders, state agencies or pressure groups. (Watson 1994, 33)

Managers not only have to “manage people” (customers, bankers, suppliers and employees), they have to manage themselves too. Managers are human beings and they have all the human frailties and anxieties of the other people whom they seek to influence. It may be that they often have these to a greater extent than many others, given the higher expectations which may be held with regard to them. (Watson 1994, 179)

2.7.2 How mangers can become developers

Work-based learning, in which managers recognize and take advantage of learning opportunities in the course of their everyday work, can be a more powerful way of developing people than formal, set-piece management development courses which are seen as being tacked on to the job of managing. (Billberry 1996, 214)

According to Billberry (1996, 215) there are mainly three elements to produce an effective management system:

- Self-development; A recognition that individuals can learn but are unlikely to be taught, and that the initiative for development often rests with the individual.
- Organization-derived development; the development of those systems of formal development beloved of personnel and management development specialists.
- Boss-derived development; those actions undertaken by a senior manager with others, most frequently around real problems at work.

Formal management development systems insist that managers appraise, identify development needs, and provide time and money for people to attend courses. These are valuable and necessary processes through which we try to balance the often frantic pressures at work with more effective and planned attention to performance and development. (Billberry 1996, 215)

2.7.3 Performance management

Anyone learning a new skill or acquiring factual knowledge must have an opportunity to practice what he or she is learning. (Cascio 2006, 300)

Performance is the contribution both individual and systems make to the accomplishment of the objectives of the organization. Performance is more broadly conceived in the total quality approach than the traditional approach. The traditional model focuses on individual performance in a job. In contrast, total quality performance focuses on team and individual performance in the system process and project successes. (Petrick & Furr & Delray 1995, 144)

According to Collings and Wood (2009, 190) performance management is a process that enables employees to perform their roles to the best of their abilities. The aim is to achieve established targets and standards that are directly linked with the organization's objectives. Performance management is a strategic management technique. It supports the overall business goals of the firm through connecting individual work goals to the overall mission of the firm.

It is considered as an integrated system where management and employees work together by setting objectives. Also assessing and reviewing how these are being met and rewarding good performance. This requires "the ability to interpret the more abstract goals and objectives at employee level to meet them". (Collings & Wood 2009, 191)

2.7.4 Performance appraisal

The performance appraisal is a formal mechanism of reviewing individual employee performance. The procedure mainly involves line managers appraising their subordinate's performance. It is often performed on an annual basis. There is no definite most preferred way of carrying out the performance appraisal. For example, job performance is more often reviewed than personality or behaviour. Performance appraisals are concerned with individual performance, whereas performance management looks at individual, team, and organizational performance. (Collings & Wood 2009, 197)

2.7.5 Feedback

This is a form of information about one's attempts to improve. Feedback is essential both for learning and for trainee motivation. (Cascio 2006, 301)

Feedback should be provided as soon as possible after the trainee demonstrates good performance, especially to novices. Feedback does not need to be always positive. The most powerful rewards are likely to be those provided by the trainee's immediate supervisor. In fact, if the supervisor does not reinforce what is learned in training, the training will be transferred inefficiently to the job-if at all. (Cascio 2006, 302)

2.7.6 Appraisal feedback

Managers need to communicate results after completing the appraisals. This is to give employees a clear understanding of how they stand in the eyes of their immediate superiors and the organization. Organizations commonly require managers to discuss appraisals with employees. The appraisal feedback interview provides an opportunity to clear up any misunderstandings on both sides. In this interview, the manager should focus on coaching and development, and not just tell the employee what is rated and the reason for that. Emphasizing development gives both parties an opportunity to consider the employee's performance as part of appraisal feedback. (Mathis & Jackson 2009, 122)

2.7.7 Ethics and HR Management

Closely linked with the strategic role of HR is the way HR management professionals influence the organizational ethics practiced by executives, managers, and employees. On the strategic level, organizations with high ethical standards are more likely to meet long-term strategic objectives and profit goals. (Mathis & Jackson 2009, 7)

2.7.8 Two meanings of business ethics

The term business ethics is ambiguous. It has at least two different meanings, with significantly different implications depending on its use. The first meaning of business ethics is in describing the rules of a game or practices in a limited domain. In sports or competitive games, players know which behavior is acceptable. It may be a fair bluff or lie to win in poker but wrong to mark the cards or use a confederate. This sense of the term is sometimes used to describe, say, the ethics of the gang, where shooting rivals is acceptable but ratting out someone to the police is not. When we use the term ethics like this to delineate a set of activities within a certain domain, it need not refer to behavior that is decent or moral. (Gibson 2007, 6)

This first use of the term business ethics appeals to people who have a strong sense of role morality, where individuals take on the behavior of the office that they hold rather than relying on their personal judgment. By this way of thinking, it would be appropriate for a professional to ask a client whether he should respond to a question as a friend or as an accountant, with the idea that different standards apply depending on the function that a person undertakes. (Gibson 2007, 6)

The second understanding of business ethics makes no distinction among the different roles in our lives. Instead, this view proposes that we have a single set of standards that apply throughout our lives. The difference is that business presents us with new and different situations that require specialized assessment. Relationships between producer and consumer may involve a set of considerations that do not apply interactions between two people without the element of commercial interest, and questions of how to treat employees during downsizing require special analysis. Nevertheless, the baseline of moral decency would be consistent throughout, and the same moral principles of justice, fairness, goodness, and what is right would hold in business as they do in our everyday dealings. In the light of this, the legal and ethical spheres may overlap, but we measure correct action by personal morality rather than by reference to a legal code. (Gibson 2007, 7)

2.7.9 Legal liability and moral responsibility

Gibson (2007, 101) suggests that legal liability is not the same as moral responsibility, but it provides a useful starting point to discuss the nature and extent of a company's duties to its stakeholders. Adopting the legal framework, we could characterize responsibilities as both positive and negative. A positive responsibility is one that requires action, say, providing sufficient lifeboats or compensating victims. A negative responsibility is one that is fulfilled simply by not doing any harm. Moral responsibilities are more demanding than the legal and that businesses are wrong to judge their duties to stakeholders by looking at the minimum legal requirements alone. Nevertheless, the language of the law gives us a way of approaching the issue of responsibility in business.

The legal notion of liability defines a number of relationships where responsibility may be transferred or avoided because of the formal relationships involved. This goes by the general name of vicarious liability. In rather old-fashioned language, one of the main ones is known as the so called "master-servant" relationship, where a business may be held responsible for any and all actions of an employee at work. This means firms cannot distance themselves from wrongdoing by their employees. So if a stocker in a grocery store sexually harasses a customer during the workday, the store will be liable. It also means that an unscrupulous manager cannot avoid blame by delegating questionable acts to subordinates and then claiming ignorance. (Gibson 2007, 101)

Corporate responsibility is considered of its behavior and also the effects of its goods and services. For example, a company may make an economic decision to close down a unit or outsource the work. Local employees will lose their jobs as a result. In one sense the company is causally responsible for some of the distress that will follow, since if it had not closed, after that things might have continued as before. The company is morally responsible for those conditions that are under its control and would be foreseen. Still, other agents, such as the workers themselves, may share the responsibility, depending on the exact circumstances that led to the unprofitable situation. (Gibson 2007, 118)

2.8 Motivation

Motivation is the desire within a person causing that person to act. People usually act for one reason: to reach a goal. Thus, motivation is a directed drive, and it seldom occurs in a void.

The words need, want, desire, and drive are all similar to motive, form which the word motivation is derived. Understanding motivation is important because performance, reaction to compensation, turnover, and other HR concerns are affected by and influence motivation. (Mathis & Jackson 2009, 24)

According to Pritchard and Ashwood (2008, 7) people cannot always control the circumstances under which they work. For example: the availability of information, the quality of equipment, the effectiveness of colleagues or the consequences of their actions. They can, however, control their own actions. To increase performance and thereby improve the effectiveness within the organization people need to change how they do things. This means changing their behavior as well as the supervisors too. For people to change their behavior they must change how they allocate their energy to actions, for example, they must change their motivation. Changing the right components of motivation in the right way leads to improved performance. In other words, one can't change behavior and performance without changing motivation.

Motivation is more than the overall effort that goes into a job; it is also work strategy. Work strategy is choosing what to work on, what not to work on, how much effort put into each possible task, and how to sequence this effort over time. It is also a central part of motivation. Maximizing motivation benefits people as well as the organization. Think of jobs where you haven't felt strongly motivated. That kind of work is unpleasant, frustrating, boring, stressful and fatiguing. In contrast, jobs that are highly motivating are more stimulating and fun. When people can convert energy into satisfied needs efficiently, their energy actually increases. When they can't, energy decreases. (Pritchard & Ashwood 2008, 9)

Valvisto (2005, 94) points out that every grown-op, mature person, has to and is capable of providing their own daily source of motivation. It is misguided to expect that from the supervisor. When there has not been motivation for a long time it is only natural for the employee to find it somewhere else. It is presumed to expect that, for example, educated people within their profession are motivated to learn something new, see the results of their work and to live a balanced life. Learning new things requires a challenging environment where one needs to put in more effort than in normal daily routines. People need various ways to see their work results, as concrete money or a way to affect things, to produce something relevant and visible. A balanced life also means a balance between work and free-time.

2.8.1 Goal setting

Perhaps the most effective way to raise trainee's motivation is by setting goals. More than 500 studies have demonstrated goal setting's proven track record of success in improving employee performance in a variety of setting and cultures. On average, goal setting leads to a 10 present improvement in productivity, and it works best with tasks of low complexity. (Cascio 2006, 298)

2.8.2 Motivation and stress at work

Billberry (1996, 13) discusses about people's reaction to the efforts and actions of managers. One cognitive perspective on motivation suggests that people will put in extra effort if they believe it will result in greater performance: that the greater performance will lead to desirable outcomes. Such as: bonuses, promotion, a feeling of satisfaction or simply someone saying "thank you".

This is a cognitive perspective because the most important factor resulting in people exerting more effort is their perception of the strength of the links between their own effort, performance and rewards. Where the links are strong, so the argument goes, people will put in more effort; where the links are weak, people will do no more than they have to. To the uninitiated, it might be thought that money is an important motivator of people. Similarly, linking a part of employees' pay to company profits might help to link the actions of employees to organizational goals. (Billberry 1996, 14)

Classical organization theorists assumed that workers had to be driven by the carrot and the stick, which may often have been true during the industrial revolution. Occupational psychologists reacted very strongly to these views and in some books failed to discuss economic incentives at all. The psychologists cite support from surveys in which workers were asked which factors were most important in making a job good or bad. Pay commonly came sixth or seventh after security, co-workers, interesting work and welfare arrangements. Recent surveys have rated pensions and other benefits as more important than the level of wages. (Billberry 1996, 59)

Billberry (1996, 60) refers that the simple fact is that money is but one motivator. Job security, a pleasant environment and a considerate boss are all motivators as well. There are four main reasons why:

- Adaptation. For example, people feeling better after a pay rise, one soon adapts to this and the effect disappears rapidly.
- Comparison. For example, people define themselves as wealthy by comparison against others.
- Alternatives. Money often means that as one has more stuff, other things such as freedom and true friendship seem much more valuable.

- Worry. Increased income is associated with a shifting of concern from money issues to the more uncontrollable elements of life (e.g. self-development).

2.8.3 Team incentives

Team incentives provide an opportunity for each team member to receive a bonus based on the output of the team as a whole. Teams may be as small as 4 to 7 employees or as large as 35 to 40 employees. Team incentives are most appropriate when jobs are highly interrelated. In fact, highly interrelated jobs are the wave of the future and, in many cases, the wave of the present. In the past, relatively few firms used team incentives. In the future, they will need to be more creative in using team performance appraisal and team incentives. (Cascio 2006, 443)

Cascio (2006, 444) points out some advantages of team incentives:

1. They make it possible to reward workers who provide essential services to line workers who are paid only their regular base pay. These employees do things like transport supplies and materials, maintain equipment, or inspect work output.
2. They encourage cooperation, not competition, among workers.
3. Competition between teams.
4. Inability of workers to see their individual contributions to the output of the team. If they do not see the link between their individual effort and increased rewards, they will not be motivated to produce more.
5. Top performers grow to be disappointed with having to carry so called “free riders” (those who don’t carry their share of the load).

Managers should ensure that all members of work groups understand how pay plan goals are established, the goals and performance standards themselves, how the plan goals are evaluated, and how the pay outs are determined. To overcome some of the first two disadvantages of team incentives, many firms have introduced organization wide incentives. (Cascio 2006, 444)

2.9 Developments in the banking sector

Banks face a considerable pressure to cut their costs: Increased competition, the effects of losses on bad debts, low inflation and a low interest rate environment. The traditional approach to banking was paper- and labour intensive. For example, the use of cheques reached its peak in 1991. In order to be processed, a cheque would be dealt with initially at the bank receiving it and would pass through a number of people before ending up at home branch of the customer who wrote the cheque. In order to reduce costs, a strategy has been adopted to change the labour-intensive processes of banking through the introduction of new technology. (Mckenna & Beech 1995, 80)

Since 1991 the use of cheques has been declining and banks commissioned national advertising to encourage customers to use card transactions. By 1993 70 present of cash withdrawals were made from automatic machine tellers. Much of the need for paperwork was removed by the introduction of the new technology, and most of the major banks became involved in rationalization programmes to reduce staff numbers in branches. The jobs which remain will be more concerned with sales of financial services rather than carrying out banking processes which are no longer labour-intensive. In some areas, employee reward is being linked to sales targets. (Mckenna & Beech 1995, 80)

2.9.1 Team behaviour in banking

A bank can be considered of as both a task system and a social system. As the former, it represents the conscious attempt to coordinate the activity and effort of individual members of the organization in the service of an overall commercial purpose. As the latter, it represents a fairly stable pattern of interactions and relationships between members of the organization based upon widely accepted, and often taken for granted, rules governing behaviour, resulting in a distinctive way of life or organizational culture. The two systems, however, are only separable in theory. In practice they are inextricably intertwined, each having a significant effect on the other. And in either case the individual is integrated into the system via the various groups of which he or she is a member. As such, a manager can gain greater understanding of the relationship between the two systems by examining the processes within the groups for which he/she is responsible and indeed of which he/she is a member. These processes can have a significant effect both individual satisfaction and on individual and collective performance. (Livy 1985, 73)

2.9.2 The impact of technology in banking

The traditional form of organization structure in banking is based on clear hierarchies. This pattern is well suited to a business whose overall objectives can be broken down into a series of different tasks to be carried out at the various levels in the hierarchy, provided it is in a stable operating environment and the response time to the external environment is not critical. However, it is not so well suited to a businesses in which technology is changing how they operate, and in which the information needed for decision-making is generated in a way that disregards the values of the established hierarchy. Systems based on new technology lead to an increased dependence on support services and staff and emphasize team work more than individual skills or status and position. Traditional hierarchies tend to support and give power, position, prestige and authority to older, experienced-based personnel, whereas in the new systems the younger, technical or professional person may be more important in providing solutions to operational problems. (Livy 1985, 113)

The impact of technology may also mean that significant competitive advantages may be gained by the employment of certain individuals, probably software designers, with exceptional talents. Since they will be in short supply, the traditional reluctance of banks to recruit from each other is likely to break down and they will then follow recruitment patterns widely practiced in other industries. In some ways it is not difficult to see how many routine, relatively unskilled jobs could be changed by technology but technology will also affect more senior jobs too. The availability of more information on demand will enable loan decisions to be decentralised to a greater extent and credit scoring systems will be available which can automate many of these decisions. There will be emphasis on obtaining and checking information for input into databanks as well as updating that information. (Livy 1985, 116)

Technology will undoubtedly lead to an increase in the number of training staff employed by the banks and training itself will make increasing use of new technology and computer aided learning systems. Although banks will still require in the future traditional skills and knowledge and the vital feel for a business, these will no longer be enough. (Livy 1985, 117)

2.9.3 Motivation in banking

There are three main areas which raise particular problems and opportunities for motivation: the public image of banks and the way this reflects on the internal culture: the changing environment: and the multi-site nature of many banks. Banks rely heavily on the confidence of their investors and depositors. They generate this by projecting an image of security, integrity and attention to accuracy and detail in financial dealings. This image cannot be maintained unless it is constantly being demonstrated by the behaviour and attitudes of the employees. The need to maintain their image in society influences the banks’ recruitment practices and the way in which they reward their staff once they have joined. (Livy 1985, 64)

Banks often attract people who are seeking security, a degree of status and who are attracted to operating in a methodical, accurate fashion. Banking work is likely to appeal to the person who is able to make logical links between items of information in order to narrow their focus to follow a set of procedure or to solve a particular problem. Security in this context does not just mean security of employment, but the security that comes from knowing that most situations are guided by procedures and protocols already established by the organization. (Livy 1985, 65)

Livy (1985, 68) agrees that banks face a rapidly changing commercial and social environment which means that a major problem facing management is to motivate staff to do things differently. There are many forces of change which require significantly different actions and behaviours from employees: a need to become more customer-conscious and responsive, to provide a wider range of services, to actively market those various services, and to master the impact of new technology. Under conditions of rapid change, managers need to think carefully about whether they are providing the motivation for their staff to make the necessary adjustments. All alternations to routine and established practices initially constitute a threat to the majority of people, through the destabilizing effect of moving from the known to the unknown. Some changes provide more willingly different sources of positive motivation.

One of the most powerful sources of motivation is generated by the job itself. This source of motivation does not require that the manager should do all the motivational work, and stresses the worth and responsibility of the person being managed. Once the sources of extrinsic motivation have been taken care of, the manager then has a challenging job of trying to create an environment in which others can motivate themselves. (Livy 1985, 71)

2.10 Different motivational theories

Maslow's need hierarchy

Maslow (1954) argued that motivational needs can be hierarchically organized. His hierarchy includes five needs:

1. Physiological needs for food, oxygen, and other basic requirements to sustain life. These are fundamental needs at the lowest level of the hierarchy.
2. Safety needs for security, protection from danger, and freedom from threat.
3. Social needs for love, affection, affiliation, and acceptance.
4. Esteem needs for a sense of status, recognition, and self-respect.
5. Self-actualization needs to realize one's full potential as a human being. Self-actualization is the most abstract and highest level need in the hierarchy.

Maslow believed that lower level needs are stronger than higher level needs. In general, any need at a given level of hierarchy must be relatively satisfied before the need at the next higher level is activated. Thus a person who has reliable and stable means of meeting physiological and safety needs will become motivated to fulfill social needs, whereas a starving, homeless individual is preoccupied only with finding food and shelter. (Papa & Daniels & Spiker 2008, 93)

More importantly, Maslow believed that self-actualization differs fundamentally from the other needs. Physiological, safety, social, and esteem needs are deficiency needs. For example, if a person is deprived of a need such as food, the need becomes a drive (hunger) that causes behaviour to satisfy the need (foraging food). Once the need is fulfilled, the drive (motivation) is reduced and the behaviour stops. In contrast, self-actualization is a growth need. The process of satisfying this need actually increases rather than decreases motivation. (Papa & Daniels & Spiker 2008, 93)

McGregor’s Theory X and Theory Y

As management theorists became familiar with Maslow’s work, they soon realized the possibility of connecting higher level needs to worker motivation. If organizational goals and individual needs could be integrated so that people would acquire self-esteem and, ultimately, self-actualization through work, then motivation would be self-sustaining. According to Douglas McGregor (1960), the key to linking self-actualization with work lies in managerial trust of subordinates. McGregor identified two sets of underlying assumptions about human nature that affects manager’s trust of subordinates. He called these sets of assumptions Theory X and Theory Y. Many managers subscribe to Theory X. They believe that employees dislike work and will attempt to avoid it if possible. Employees value security above everything else, dislike responsibility, and want someone else to control and direct them. (Papa & Daniels & Spiker 2008, 93)

If organizational goals are to be accomplished, managers must rely on threat and coercion to gain employee compliance. Theory X beliefs lead to mistrust, highly restrictive supervision, and a disciplinary atmosphere.

Theory Y managers believe that work is as natural as play. Employees want to work. They have the ability for creative problem solving, but their talents are underused in most organizations. Given proper conditions, employees will learn to seek out and accept responsibility and to exercise self-control in accomplishing objectives to which they are committed. According to McGregor, Theory Y managers are more likely than Theory X managers to develop the climate of trust with employees that are required for human resource development. (Papa & Daniels & Spiker 2008, 94)

Papa, Daniels and Spiker (2008, 94) agrees that in order for human resource development to occur, managers must communicate openly with subordinates, minimize status distinctions in superior-subordinate relationships, solicit subordinate's ideas and opinions, and create a climate in which subordinates can develop and use their abilities. This climate would include decentralization of decision making, delegation of authority to subordinates, variety in work tasks to make jobs more interesting, and participative management in which subordinates have influence in decisions that affect them.

As human resource development concept emerged, it became clear that these concepts not only involved managerial communication with employees, but also included many aspects of organizational communication in general. If an organization is to implement the principles of participative management and decentralized decision making, those who participate must have effective inter-personal and group communication skills, open and flexible channels of communication, and adequate information for a variety of organizational functions. (Papa & Daniels & Spiker 2008, 94)

Frederick Herzberg - Theory of Motivation

Frederick Herzberg was considered as a well-respected American who published his theory in 1959 in a book entitled 'The Motivation to Work'. In his work Frederick created a so called "two factor content theory" which can also be referred to as a two need system. The content theory explains the factors of an individual's motivation. The meaning is to identify their needs and desires, what satisfies their needs and desires and by establishing the intentions that they pursue to satisfy these desires. (Training & development solutions. 2011)

Herzberg's original research was undertaken in the offices of engineers and accountants. The research involved interviewing over two hundred employees. He wanted to determine work situations where the subjects were highly motivated and satisfied rather than the opposite factors. Herzberg's research was later paired with many studies involving a broader sampling of professional people. (Training & development solutions. 2011)

Herzberg divided his factors of motivation into two categories called Hygiene factors and Motivation factors. The Hygiene factors can de-motivate or cause dissatisfaction. However these factors do not very often create satisfaction. The Motivation factors do motivate or create satisfaction and are rarely the cause of dissatisfaction. The two types of factors are listed above in order of importance:

Hygiene Factors (leading to dissatisfaction):

- Company Policy
- Supervision
- Relationship with Boss
- Work Conditions
- Salary
- Relationship with Peers

Motivation Factors (leading to satisfaction):

- Achievement
- Recognition
- The work itself
- Responsibility
- Advancement
- Growth

The hygiene factors are dissatisfies in a way that they are so called “maintenance factors” and these intend to avoid dissatisfaction (e.g. stop workers from being unhappy) but do not create satisfaction in workers. The lists assume that the factors in each are not actually opposing from another. The opposite of satisfaction is not dissatisfaction but rather ‘no satisfaction’. Both lists contain factors that lead to motivation, but to a differing extent because they fulfill different needs. (Training & development solutions. 2011)

Adam and Abraham concept

Herzberg also developed another concept that is based on two human needs: Physiological and Psychological needs. Physiological needs avoid discomfort and may be fulfilled via money to buy food and shelter etc. Psychological needs come from the need for personal development fulfilled by activities which cause one to grow. (Training & development solutions. 2011)

“He identified this as the Adam and Abraham Concept where Adam is animal and wants to avoid pain or discomfort, but Abraham is human and needs to go beyond the physical requirements and expand psychologically too.” (Training & development solutions. 2011)

Herzberg believed that the Hygiene factors causing no satisfaction are the Adam part of the concept where an incentive may be a fear of punishment or increase in discomfort. He believed that these worked only as short term motivators e.g. constantly increasing someone's salary to motivate them will merely encourage them to look only for the next wage rise and not beyond that. The Abraham part of the concept refers to the long term motivation. It leads to satisfaction and is essential to the job itself. (Training & development solutions. 2011)

It is important to know that these factors are not mutually exclusive. Management must try to fulfill both types of need for an employee to be truly satisfied with their job. One of the most important ideas that Herzberg suggested based on his findings of satisfaction is 'job enrichment'. This implies the addition of different tasks to a job to provide greater involvement and interaction: The job must use the full ability of the employee and provide them with sufficient challenge. Also any employee who demonstrates an increasing level of ability should be given correspondingly increasing levels of responsibility. Work should be designed to use an employee's full ability. If not then management should consider employing someone of lesser skills or perhaps automation of the task. If skills cannot be used to the full potential there will be motivational problems. (Training & development solutions. 2011)

2.11 Theoretical framework

The framework clarifies the relationship between the theoretical concepts and the research subject.

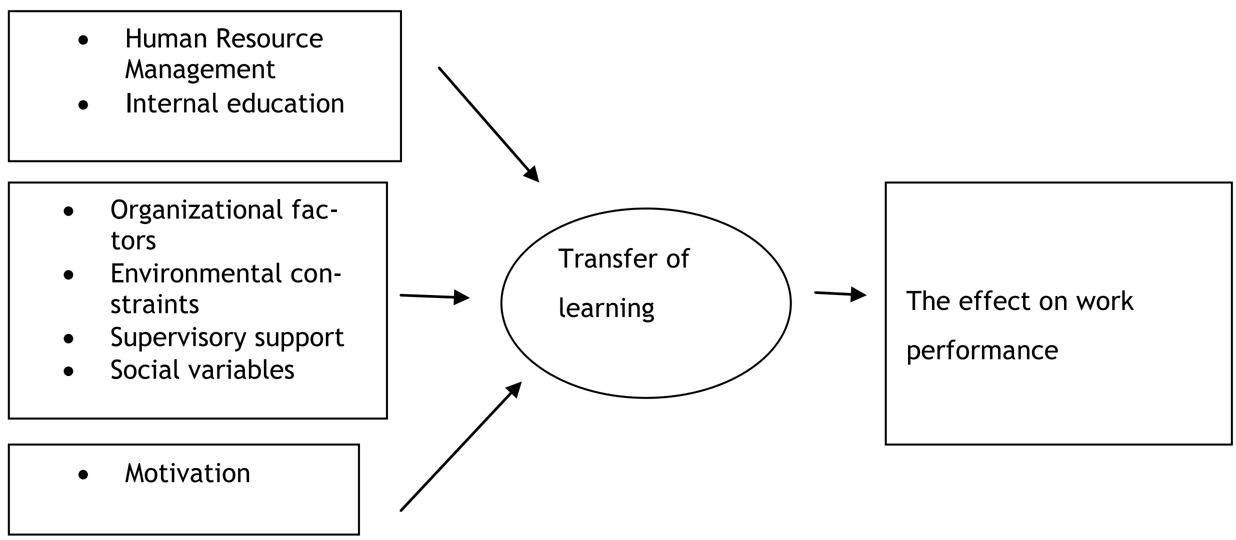

Figure 2: Theoretical framework

3 Qualitative research method

The term 'qualitative research' is used to cover a wide range of approaches and methods.

Although there is still some debate, the general consensus is that qualitative research is a naturalistic, interpretative approach concerned with understanding the meanings which people attach to actions, decisions, beliefs, values and the like within their social world, and understanding the mental mapping process that respondents use to make sense of and interpret the world around them (Ritchie and Lewis).

Qualitative research can describe or provide understanding of a subject and its contextual setting, provide explanation of reasons and associations, evaluate effectiveness and aid the development of theories or strategies. Qualitative methods may be semi-structured or unstructured depending on the research questions and objectives. They are resource intensive from the point of view of the research time required and also in the way in which qualitative data must be analyzed and reported on. (Office for national statistics)

3.1 Data collection

Qualitative research approach was chosen because of its capability to receive more profound information about the effect of internal training on a personal level.

The most common way to collect data when using qualitative research method is to perform a personal interview. Its goal is to find out what someone thinks or feels about of a certain matter, what motivates them and so on. (Eskola & Suoranta 1998, 85)

Data collection for this thesis is formed of constructed theme interviews. The interviews proceed with certain pre-selected themes and research questions but there are no correct or ready-made answers. The questions can be presented in different order but the interviewer should make sure that all the different themes are followed through. The advantage of theme interviews is that it allows the interviewer to secure that all the topics are covered and still it enables the interviewee to speak openly. Also it supports the sampling process when all the themes are pre-selected.

Since the merger in 2005 of a former insurance company known as Pohjola and the OP Bank group there has been very little research of this subject in question. (Finance specialist 10.5.2001a.)

3.2 Introduction of the interviewees

The main targets for this thesis are people who have been working in Helsinki OP plc./OP Bank Group long enough (e.g. five years) to have attended various internal education courses organized by the OP Academy or other forms of internal learning. Also it is important that the employees have been working in various positions to ensure a more profound opinion of internal education. The creator of this thesis wanted to perform the interviews in the workplace of each interviewee as it enables to access the working environment as well. All the interviewed employees work in Helsinki OP plc. Their titles are: Finance specialist, investment specialist, finance adviser, investment adviser and also one bank teller. Background information is presented in the table below. There is no personal identification information of the employees to ensure their anonymous answers and comments. This is, because of the small amount of interviewees and that their supervisors would also recognize them easily.

Table 1: Interviewees

Occupation	Sex	Age	Experience in the field of banking/working in Helsinki OP Plc.	Education	Internal education in OP Bank group
Finance specialist	Female	52	12 years	Kauppaopisto	Various courses in finance and overall training. A qualification for finance.
Investment specialist	Female	30	6 years	Tradenomi	Various courses in finance and overall training. A qualification for investment and finance.
Finance advisor	Female	28	6 years	Tradenomi	Various courses and overall training. Has attended finance course 1.
Investment advisor	Male	27	4 years	Tradenomi	Various courses and overall training. Has attended investment course 1.
Bank teller	Female	24	2,5 years	Merkonomi	Orientation and coaching.

3.3 Nature of the interview

The employees chosen to be interviewed were relatively an easy task for the writer of this thesis as she has been also working in Helsinki OP plc. This allowed the creator to choose the right people who can give profound answers and also who have attended various internal education courses. The chosen employees were first contacted via e-mail during April 2011 and were all ready to be interviewed. After their consent the pre-constructed questions were sent via e-mail to the employees before performing the actual interview.

Construction of the interview questions begun during March 2011 by defining the research problem and creating three themes based on that. After this the themes were formed into questions (Appendix 1) which mainly starts with “what”, “how” or “in what way” to ensure that the answers would bring a more concrete information. The interviews were performed during May and June 2011. Two of the interviews were performed through phone as the schedules did not have enough time for personal face to face interview.

In the beginning of each interview the employees were informed of need for their information and that they would stay anonymous, which was important for each interviewee. The interviews begun with some background questions and then followed the different themes according to the interviewees work experience in Helsinki OP plc. The interviews lasted approximately 30-40 minutes and the notes were hand written as they did not prefer recorders. Even though the interviews were not recorded they did provide enough material for analysing the questions; most of the crucial answers were written as sentences and approved by the interviewee after the interview.

3.4 Analysing the research material

Analysing qualitative research aims to provide clear structure for the research material by summarizing it without losing the information. This way the divided research can be clearer and aids the material processing to provide new information. (Eskola & Suoranta 1998, 137)

When analysing the written text the answers were collected and placed according to themes and questions. All the written answers were read many times to make sure that all the material regarding themes are followed through. The analysing process was relatively easy and simple because of the different themes and pre-constructed questions. Also the fact that the writer of this thesis has worked in the company in question made it easier to understand the different tones of voice and feelings that the employee expressed during the interview. Having written sentences approved by the interviewee diminished the time as it helped to have them ready when writing the following analysis.

3.5 Reliability and validity

According to Eskola and Suoranta (1998, 210-212) reliability can be viewed with the help of four different perspectives. These are: trustworthiness, transferability, certainty and conformability. Trustworthiness means that the definition of subjects should be understood by both the researcher and the research subjects. Defining the subjects and the understanding might be challenging for the researcher if the person is too much attached to the research subject by personal experience. This trustworthiness was enhanced in this thesis by explaining to the interviewees, with detailed information, about the research and how the questions are formed. Also the questionnaires were sent before the actual interviews so that the employees knew beforehand what to expect. The experience of the interviewer might have affected on the answers since a more experienced employee could give more profound answers. The personal previous work experience of the maker of this thesis also enhanced trustworthiness by being able to better connect with the answers as the maker has also attended some forms of the internal education in Helsinki OP Bank Plc.

Transferability refers to the way the results of qualitative research can be generalized or transferred to other contexts. From a qualitative perspective transferability is mostly the responsibility of the one doing the generalizing. The researcher can enhance transferring describing the research context and the assumptions that were central to the research. (Research Methods Knowledge Base 2006)

The transferability for this thesis was made more easy and simple by actually going through the written sentences that were performed during the interview. This was, to ensure that the answers were correct and align with the opinion of the interviewee. Also a table was created to give information about the interviewees so it is easier to follow the analysis.

The third criterion is certainty. This means that all the prejudices of the researcher are taken into consideration and to prevent possible errors during the research process (Eskola & Suoranta 1998, 212). Qualitative research assumes a transport of the researcher's unique perspective to the report. Conformability refers to the confirmed or documented results by others. (Research Methods Knowledge Base 2006)

The outcome of the research was intended to explain as clear as possible so that the reader could understand how the results have been reached. Straight quotations from the interviews were presented among the research analysis so that the conclusion is clearer for the reader.

4 Empirical study

4.1 Company description

OP Pohjola Group combines banking and non-life insurance business in a new, innovative way appreciated by customers. As Finland's largest financial services group, we provide the most extensive and diversified range of banking, investment and insurance services. OP Pohjola Group is made up of over 200 member cooperative banks and OP Pohjola Group Central Cooperative which they own, including its subsidiaries and closely related companies. Pohjola Bank plc. and OP Services Ltd number among the most important subsidiaries. The Group has three business segments: Banking and Investment Services, Life Insurance and Non-life Insurance. OP Pohjola Group's operations are based on the cooperative movement, and the Group's mission is to promote the prosperity, wellbeing and security of its owner-members, customers and operating regions through its local presence. The fundamental objective of cooperative operations is to provide the services needed by the cooperative's members and customers as competitively as possible. Benefits and added value from cooperative member banks' business are, moreover, channeled to owner-members through the customer relationship, for instance in the form of OP bonuses. In 2010, we paid EUR 151 million as OP bonuses to our customers. The Group has 4.2 million customers, of which 1.3 million are owner-members of Group member cooperative banks. The number of customers who have concentrated their banking and insurances with the Group total over 1.1 million. In addition, the Group has some 200,000 non-life insurance customers in the Baltic countries.

At the end of 2010, OP Pohjola Group had a staff of 12,504. The Group has 554 branch offices in Finland, some 323 of which provide both banking and non-life insurance services. (OP Pohjola Group in brief 2011) The member cooperative banks of the OP Pohjola Group are independent, local deposit banks that are engaged in retail banking. There are more than 200 member cooperative banks, their operational area covering the whole of Finland. Corresponding retail banking operations in the Greater Helsinki area are the province of the OP Pohjola Group Central Cooperative's wholly-owned subsidiary Helsinki OP Bank Plc.

Helsinki OP Bank Plc. is engaged in retail banking in the Helsinki Metropolitan Area. Serving both private customers and SMEs, it provides an extensive range of financial, asset management and payment services. (Information on the member banks' and Helsinki OP Bank's operations 2011)

4.2 OP Pohjola Group structure and strategy

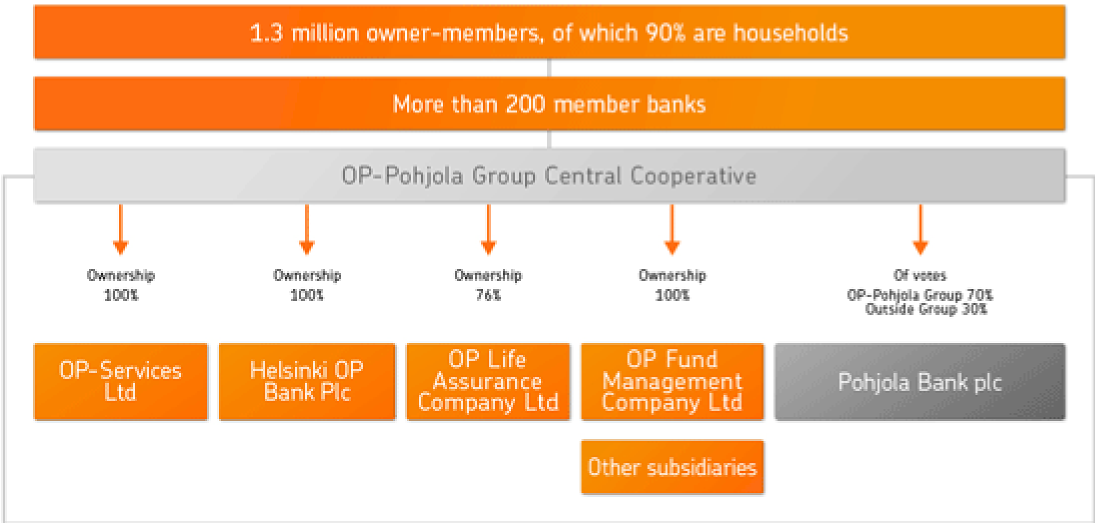

Figure 3: Group structure

The history of the OP Pohjola Group goes back more than one hundred years. It started on 14 May 1902 with the establishment of Osuuskassojen Keskuslainarahasto Osakeyhtiö (Central Loan Fund for Cooperative Funds Limited). In spring 1989, OKO Bank achieved some 60,000 new shareholders through an initial public offering and listing in the Helsinki Stock Exchange. The OKO Bank a share was first quoted on 26 June 1989. In the early 1990s, the Finnish banking system faced a crisis fuelled by the deepest depression in the history of independent Finland. This resulted in substantial structural changes across the entire banking system. After the turning point, the core of the banking system comprised three large banking groups: OP Bank Group, Merita Bank (later Nordea) and Postipankki (later Sampo). A number of savings banks and other smaller banks, as well as some foreign banks, continued their operation as well. OP Bank Group survived the period of change respectably. The Group was able to retain its independence and improve its already strong market position.

In 2005, the Group achieved a long-standing ambition to join forces with Finland's second largest non-life insurer, Pohjola Group plc. Consequently, the OP Bank Group is now the leading finance group in Finland.

The OP Bank Group will continue as a strong Finnish finance group, appreciating its traditions and looking towards the future. The Group is uniform and prepared for new challenges. It comprises independent member banks and the OP Bank Group Central Cooperative acting as their centre of development and services. OKO Bank is a subsidiary of the central cooperative. The foundation of the Group includes more than one million owner members and four million customers, with the numbers constantly increasing. September 2007 saw the introduction of financial services group's new name: OP Pohjola Group. OKO Bank plc, on the other hand, did not change its name officially until 1 March 2008 - to Pohjola Bank plc. Having undergone a major name, the Group adopted names that describe well its current position as Finland's leading financial services group. (OP Pohjola Group 2011. History)

Figure 4: Vision, key objectives, customer promise, core values & mission

4.3 Personnel

OP Pohjola Group's values are a people first approach, reliability and prospering together. They underpin customer service, management and interpersonal relationships among the staff.

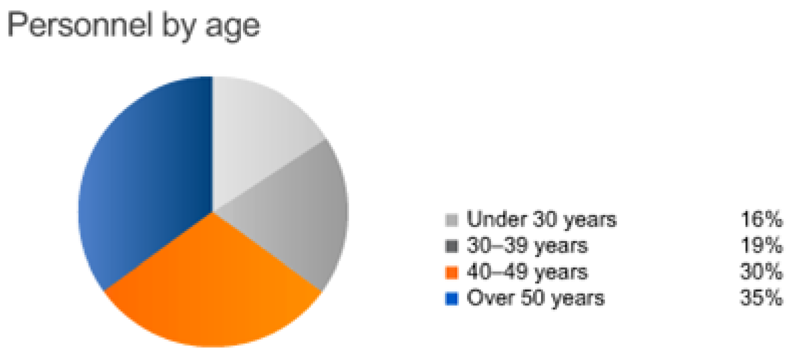

Figure 5: Personnel by age

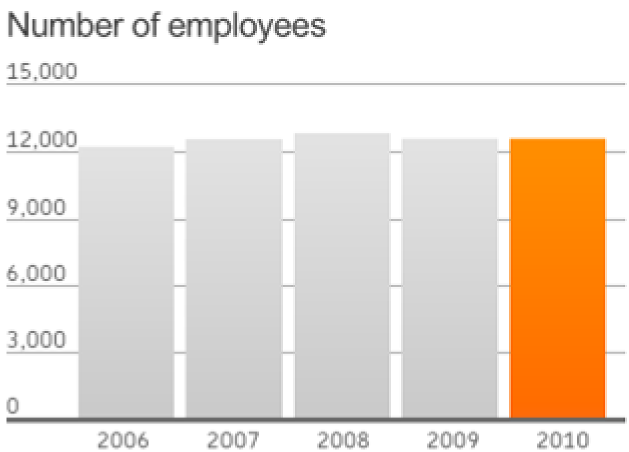

Figure 6: Number of employees

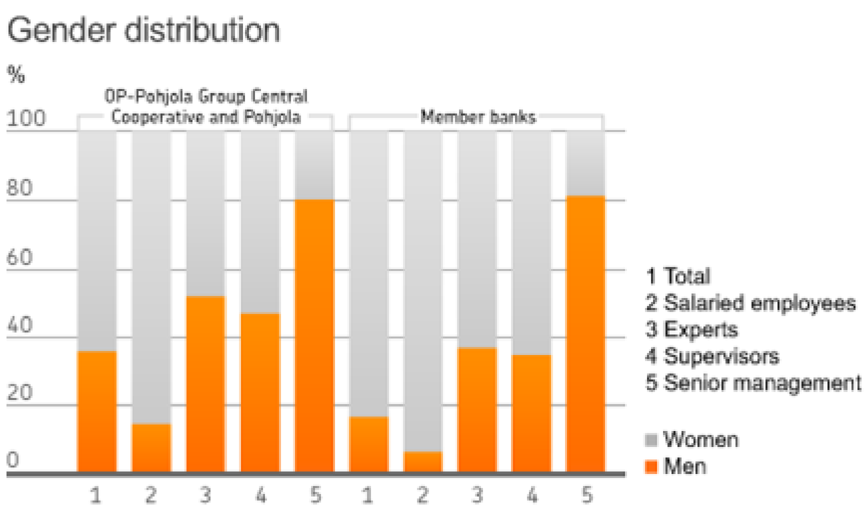

Figure 7: Gender distribution

Effective interaction and cooperation with employees and employee representatives forms the basis of a good HR policy. HR management comprises the following five components: human resources planning, employee wellbeing enhancement, personnel development, remuneration, and internal communications.

OP Pohjola Group's management culture is traditionally ethical, responsible and shows respect for people. HR principles simplify and enhance HR management and maintain and strengthen a good corporate and employer image. At practical level, responsible HR management means devoting resources to long-term and sustainable top performance. It means bearing responsibility for employees in both good and more difficult times. For employees it means predictability, reliability and openness. (OP Pohjola Group 2011. Personnel information)

Social responsibility

Responsible human resources management is a crucial part of OP Pohjola Group's HR administration. Principles of responsible HR management have been approved for OP Pohjola Group. An equality plan has been prepared for all of OP Pohjola Group companies for which it is statutory. Furthermore, equality plans have been prepared for several cooperative banks whose size would not require it by law.

The OP Pohjola Group guarantees its employees all the statutory and recommended possibilities of organizing into unions, and works actively in cooperation with trade unions and employees. The OP Pohjola Group has a special Cooperation Group, which exceeds the statutory requirements for employer-employee cooperation. The OP Pohjola Group's administration comprises more than 6,200 people. The administration consists of the members of the banks' representative assemblies, supervisory boards and executive boards. Administration is guided by banks' rules, working orders of the administration and approved governance policies. A Cooperative Bank Corporate Governance recommendation has been composed for the member cooperative banks during 2007. (OP Pohjola Group’s social responsibility 2011)

4.4 Internal education

The OP Pohjola Group develops personnel competence in the long-term. Development of competence is based on the standing strategy. Employees are offered versatile training and development opportunities at the OP Academy, in their own workplaces and through job rotation across the Group. (OP Pohjola Group’s social responsibility 2011)
Different types of internal education in the OP Pohjola Group:

- Employee orientation
- Training at the OP Academy (consists of various financial courses regarding different occupations)
- E-learning courses
- Coaching (The managers act as coaches and provide continuous feedback and support for their employees)
- Job rotation

5 The effect of internal education from the employee's point of view

The purpose of this thesis is to evaluate the effect of internal education from the employee's point of view by collecting data through personal interviews from the employees who have attended courses or other internal training in OP Pohjola Group.
This research aims to find an answer to the following research problem:

- How has the training affected on the employees work performance?

The research problem is supported by the following questions:

- What motivates the employees?
- How have the outside factors supported on the learning process?

This research about the effect of internal education was investigated in the light of Herzberg's motivational theory, which has two categories: Hygiene factors and Motivation factors. The answer to the research problem was collected through three themes: does the internal education respond to the work demands, the effect on motivation and how do the external factors support the effect of training.

5.1 Response of the training regarding work demands

OP Pohjola Group has a great variety of internal training and it all begins with the orientation. All of the interviewees replied that they haven't attended any formal orientation course and that the orientation was completed with the help of the supervisor and by another colleague. All of the employees have received a complete and beneficial material that explains the basic foundations of the work and about the company.

“I have preferred the orientation has been more personal and not like an organized training program taught in an auditorium, it also gives a better opportunity to know who you work with and learn while you work.”

“OP Pohjola Group has a very good and profound training system and also people transferring from other banks have agreed on that.”

OP Pohjola Group has similar basic training structure and proceeding possibilities for each employee as they start working in the field of banking. All of the employees start with working as a cashier and then possibly move up to the position of a bank teller or train to become a finance or investment advisor.

“The basic foundation of working in the field of banking is to understand how to handle cash management and the work of a cashier.”

When I asked about their previous education and how that has affected in the learning process they all agreed that it is crucial to have foundational business knowledge when entering in the world of banking. The basic or most preferred requirements for a position in Helsinki OP Bank Plc. are to have, or studying, a BBA degree (Tradenomi) or other similar lower or higher level business education degree. If an applicant does not have this kind of an educational background then it is very crucial to have similar work experience before.

Training at the OP Academy consists of various finance courses. They organize courses that are enhancing the needed skills in work and also courses that lead to a qualification to a different job position. For example: a qualified finance advisor should attend at least one course that lasts for 4 months and there is a final exam included. During these 4 months the actual training is performed along with a fulltime job. The training is held once in every two weeks. This means that the employee is away from the actual work during the training course. Different training courses last from 2 hours to a one full day depending on the subject.

“The training course is a nice change to the normal everyday work life.”

Apart of the OP Academy, the OP Pohjola Group (Helsinki OP Bank Plc.) organizes smaller and more informational training especially for different divisions. For example: the “current financial event” days that are organized once a month: where managers inform about the timely financial events. Outside representatives of the private banking sector are sometimes performing a so called “visitor” training or presentations enhancing the effectiveness of the training and giving a different perspective. Also Helsinki OP Bank Plc. organizes various internal training for their employees performed in the main office located in the very center of Helsinki.

“Working as an investment advisor I’ve been very pleased with the “current financial events” days as they truly inform about the most crucial events and how they effect on the market. This enables me to make better product and solution evaluations regarding on the needs of the customer when knowing the current events.”

“The overall level of internal training in OP Pohjola Group is very good and all the trainers are specialists in different financial fields.”

“All forms of self-development are very interesting and I am looking forward for the next possible training program hoping to be as good as I can in this field.”

One of the interviewees is also a trainer and agreed with all the other interviewees that the internal education in OP Pohjola Group is profound and good. The company has also good career development opportunities. This makes the employees more interested of the internal training and personal development. Most of the interviewees agreed that there are no needless training techniques or courses. Only one thing came up in most interviews; there is too much emphasis on the sales techniques that might cause additional negative stress to the work and personal development.

“As a trainer it has come to me as a surprise of how much emphasis is moreover put on the sales techniques and less of the actual product knowledge and theory. If the theory and product is not well educated and all an employee thinks is “how to sell” there will be difficulties and challenges in the future training the actual professional knowledge.”

“Most of the training is very supportive rather than giving any additional theoretical information.”

Moreover the companies are focusing on sales and it has become one of the most visible trends in work life. The interviewees agreed that it is a crucial part of their job but furthermore it has also become stressful. Also they hoped that especially in the beginning of their careers or when first being introduced to a new financial field there would be more theoretical background than the sales techniques.

“Sometimes I am so stressed about the target sales that I forget how to essentially explain about the products and solutions. It also effects on the customer service as the situation becomes more compulsory towards selling different ideas than actually finding the right solution for the customer."

Nevertheless, as mentioned before the employees are overall satisfied with the internal training and how well it responds to the demands of work performance.

5.2 The effect of training on motivation

According to Prtchard and Ashwood (2008, 103) the outcome-to-need satisfaction connections are the relationships between the level of the outcome and the amount of anticipated need satisfaction. They describe how much we expect outcomes to satisfy our needs. The more satisfaction we expect, the stronger our motivation to achieve the outcome. When you assess the strength of the outcome-to-need satisfaction connection, you are trying to find out how well the outcomes available in the work setting satisfy people's needs.

One of the questions asked was that has the internal training brought more confidence in their work performance and, as the interviewees already agreed that the training system is good, they all thought that training has given them confidence and increased enthusiasm. Nevertheless, training is not the main motivator and the interviewees agreed that motivational factors come from other sources. For example: better salary, the reward system in the company and the working environment.

"The training has increased enthusiasm but the main motivational factors come from other sources than training. Training yourself more and possibly moving to an upper position means that you get a better salary also."

"After a training course I feel like I want to instantly try some of the newly acquired techniques or information in my work."

Excluding the training courses that lead to a professional development (for example; investment or finance advisor) training can be also exhausting and repetitive. That is, if it is performed too often but the interviewees felt that the amount of internal training meets the requirements considering work demands. They all go through some kind of training once a month that lasts for approximately two hours. Two of the interviewees mentioned that some of the training should be held to a smaller group of employees. This way the information would be more easily connected to the employees working in a certain financial field rather than explaining different methods and information to larger group of people who do not really need that.

"I feel less motivated to attend some of the compulsory training when there is no real information relating to my job. I would rather use that time on work."

The most motivational form of internal education, from the interviewee's point of view, is coaching. Approximately one year ago the Helsinki OP Bank Plc. went through some organizational changes and resulting from that the whole management changed. Changing the management also affected on the internal training. The changes in training were mainly seen in the emphasis of coaching. Coaching has become important as the managers are actively taking a part in educating the employees and creating a closer professional relationship with the employees. This means that managers are more participating in all the work events and hoping that the employees would express their feelings and concerns about the work and seek assistance from them. Coaching in Helsinki OP Bank Plc. is also often performed by another colleague and not always the manager.

"The organizational change was the best thing that has happened during my time of working here. The emphasis on coaching has improved the working environment and also positively affected on motivation. It's like we are a family rather than an organization."

"Coaching gives me a chance to learn things by doing and it is more personal so it is easy to train about the factors that are difficult for me personally. It is great that the managers take part in that also as they are more the experts than some of the colleagues."

One of the most popular forms of training in OP Pohjola Group is also job rotation. Job rotation means that employees are working in other offices around the working area performing the same work as they do in their own office. Job rotation also creates career possibilities; for example, shifting to another office if they might have an open vacancy for e.g. a newly trained investment advisor. The interviewees agreed that job rotation can create negative or positive motivation.

"I feel stressed when I have to go to this one certain office since I'm already used to be in my own office. The atmosphere in that other office decreases my motivation and the possible learning possibility also suffers from that."

"Job rotation is a good idea to attain more experience and to know other colleagues. It also gives an opportunity to see how other offices work and learn new perspectives."

"I spend one day a week working in another office and it is a nice change to the normal routine even though I still perform the same work tasks. Also it is nice to see other colleagues."

5.3 Outside factors supporting the effect of training

Coaching like previously mentioned has been one of the most motivating and crucial factors in the transfer of learning. During the interviews everyone were asked about how their supervisor supports the learning process and the answers on this were almost unanimous apart from one answer. One employee felt that the organizational change has been the main factor that changed the behavior of most of the supervisors. This means that the previous supervisor/s of this employee in question were not very supportive or active before and after possibly through a new supervisor the training or coaching is more supportive. All the rest of the interviewees felt that the supervisors, regardless of the organizational changes, have always been supportive. The main outside factor affecting positively to the transfer of training is the overall working environment. This was the most important factor for each of the interviewees.

“The team you work with is large part of your job. Good relationships with the colleagues are the main motivator and also one of the best ways of supporting the continuous training in the company. Also good conversations are essential for the transfer of learning.”

“The working environment has always been good and supportive.”

“I feel very lucky to be part of this team. They are supporting and also if there are any problems in work they make the day easier by being always willing to help. I am friends with most of my team even outside the office.”

“Learning new things are more fun and interesting when you have a good working environment and people around you.”

Team work is crucial for the overall successful working conditions and the teams in most of the offices in Helsinki OP Bank Plc. spend time also outside the working environment. Also the managers are sometimes participating in some outside the office, finance or other, events with the employees to create a more trustworthy working environment but still having the right authority towards work.

Good working relationships with the colleagues are an important factor when considering organizational communication. Transferring data and a functioning organizational communication is critical when it comes to informing about changes or upcoming events. The intranet is used for all kind of knowledge searching and it is also the main place to find information about the organization. One of the interviewees mentioned that the flow of information has sometimes been challenging and the intranet has not always been updated. The flow of information naturally effects on the transfer of learning and to work itself.

“There are too many different channels that we can get information from and that sometimes confuse me and other employees as well. I guess it is the problem when working in a big company like this. Nevertheless, within time I have learned to use these channels to my advantage and train the others too about it.”

Learning process and the motivation behind it have various outside factors. Some of the interviewees mentioned that the company image is one motivator and that also originally effects on the choice applying to the current job. One of the interviewees mentioned the latest financial news that OP Pohjola Group was the only Finnish bank that cleared well in the European Banking Authority financial stress test.

News about the stress test results;
Just like last year, OP Pohjola Group's capital adequacy clearly exceeded the stress test's threshold level. In the adverse scenario, the Group's capital adequacy remained on a solid basis and clearly above the test's minimum requirement.

"The stress test result proves again our solid financial standing and thereby our ability to withstand unexpectedly poor economic developments or negative surprises. I believe that we will rank among the top European banks as we did last year," says Reijo Karhinen, OP Pohjola Group's Executive Chairman.

The stress test is based on a low-probability adverse scenario.
The European Banking Authority (EBA) carried out in spring 2011 an EU-wide forward-looking stress test in cooperation with national regulators and published results for a total of 90 banks. The test covers some 65% of EU's banking sector in terms of the balance sheet total and at least 50% of each EU country's banking sector. Of the Finnish banks, OP Pohjola Group was included in the stress test exercise, covering its banking operations, including Pohjola Bank plc. and Group member cooperative banks. (OP Pohjola Group. 2011. Media article)

“This kind of news makes me proud to be a part of this company and enhances the motivation for personal development.”

When interviewing the employees all mentioned that the company image of OP Pohjola Group is considered good and trustworthy. This kind of company image effects on the motivation to work there and also it enhances the willingness and enthusiasm to think of various training possibilities. Also two of the interviewees mentioned that training in a company like OP Pohjola Group gives them a better educational background in the field of banking.

6 Conclusion

The main purpose for this thesis was to find an answer to the following research problem: "How the internal training has affected on the employees work performance?" The research problem was supported by the following questions: "What motivates the employees?" and "How have the outside factors supported on the learning process?"

Even though the interview questions were made to appear simple, the author of this thesis had some difficulties in getting different and concrete informational answers because most of the interviewees had unanimous opinions. Nevertheless, it was essential to choose a qualitative research method as it enabled to get more concrete information and it was easy to make additional questions. It might have been more useful to interview more employees but the author of this thesis acquired enough information based on the five interviews and also through the fact that writer has also been working in Helsinki OP Bank Plc.

According to the Net MBA Business knowledge Center (2011) The Hertzberg's Motivation-Hygiene theory understands employee attitudes and motivation as he performed studies to determine which factors in an employee's work environment caused satisfaction or dissatisfaction. First, there are physiological needs that can be fulfilled by money (e.g. to buy food). Second, there are the psychological needs that implies to personal development and this need is fulfilled by activities that cause one to grow. The following table presents the top six factors causing dissatisfaction and satisfaction. These are listed below in the order of higher to lower importance.

Table 2: Factors affecting job attitudes

Leading to Dissatisfaction	**Leading to Satisfaction**
• Company policy • Supervision • Relationship w/Boss • Work conditions • Salary • Relationship w/Peers	• Achievement • Recognition • Work itself • Responsibility • Advancement • Growth

When considering these factors above and the effect of training and motivation one could conclude that all factors effect on the overall transfer of learning. Based on the interviews one of the main motivators were personal development and the working environment. Working environment includes all the basic foundations such as; the place where you work, the people you work with, the supervisor and the customers. All the interviewees thought that the interpersonal relationships with the other employees is one the best ways of enhancing anything that one has learned through training. They were also satisfied with the working environment and about their supervisors. Coaching has been one of the most preferred ways for personal learning methods as it has allowed the employees to acquire the information that they personally need.

The interviewees were all overall satisfied with the internal education in OP Pohjola Group. Some of them even mentioned that it is the best in the field of finance in Finland. A little critique was given on the way that the sales techniques are moreover emphasized leaving less space for theoretical information. Also some of the interviewees thought that the organizational change including a change in the whole management has improved the internal training.

6.1 Development suggestions

With an existing and successful internal training like the OP Pohjola Group appears to have, that creates less room for development suggestions. One thing that could be considered is the emphasis on the sales. Decreasing the amount of sales enhancement might improve overall enthusiasm towards internal training. This means that it also might decrease stress levels so that the training experience is more interesting.

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Appendices

Appendix 1. Interview questions

Theme interview

Background information
- Sex
- Age
- Time of employment in the company
- Educational background

Interview questions:

Theme 1: The relation of internal training system to work requirements:
- What is your current occupation?
- Was the orientation relevant?
- What forms of internal education have you attended?
- Why have you attended the training?
- How has the training courses affected on the actual work?
- Have some part of the training been un useful? Why?
- Do you feel like you need different kind of training in your job that the current training does not provide?

Theme 2: The effect of internal training to motivation
- Have you attained more confidence to your work through the training?
- Have you attained more enthusiasm towards work? Why?
- How has the training affected on your work motivation?
- How often do you attend various training?
- What do you think of the amount of internal training? Is it adequate?

Theme 3: Outside factors affecting on the transfer of learning.
- How has your supervisor supported/guided you?
- How has the team you work with supported you with the training?
- What other factors have assisted you in the learning process?

Appendix 2. Teemahaastattelu

Taustakysymykset:
- Sukupuoli
- Ikä
- Työsuhteen kesto
- Koulutustausta

Haastattelukysymykset:

Teema 1: Koulutusjärjestemän vastaavuus työtehtävien vaatimuksiin
- Missä työtehtävässä työskentelet?
- Oliko perehdytys työtehtävään riittävä?
- Millaisia koulutuksia olet käynyt työtäsi varten?
- Minkä takia olet käynyt kyseiset koulutukset?
- Miten koulutkset ovat hyödyttäneet sinua työssäsi?
- Ovatko jotkut koulutuksista olleet tarpeettomia työllesi? Miksi?
- Koetko tarvitsevasi työssäsi osaamista, johon nykyiset koulutukset vastaa? Mitä osaamista?

Teema 2: Koulutusjärjestelmän vaikutukset motivaatioon
- Oletko saanut lisää varmuutta työhösi koulutuksien avulla?
- Oletko saanut koulutuksista intoa työn tekoon? Miksi?
- Miten koulutukset ovat vaikuttaneet työmotivaatioosi?
- Kuinka usein käyt koulutuksissa?
- Mitä mieltä olet koulutuksien määrästä? (Liikaa=onko stressaavaa? Liian vähän=millaisia lisää?)

Teema 3: Ulkoiset tekijät työtehtävien omaksumisen tukena
- Miten esimiehesi on tukea/auttanut sinua työtehtävässäsi?
- Miten työyhteisösi on tukenut/auttanut sinua työtehtävässäsi?
- Mitkä muut asiat ovat auttaneet sinua omaksumaan työtehtäväsi paremmin?