Order Number 9008432

Beliefs about the positive outcomes of management training in the banking industry

Foucar-Szocki, Diane Lee, Ed.D.

Syracuse University, 1989

U·M·I
300 N. Zeeb Rd.
Ann Arbor, MI 48106

BELIEFS ABOUT THE POSITIVE OUTCOMES OF MANAGEMENT TRAINING IN THE BANKING INDUSTRY

by

Diane Foucar-Szocki
M.S., State University of New York College at Buffalo, 1982
B.A., San Diego State University, 1975

ABSTRACT OF DISSERTATION

Submitted in partial fulfillment of the requirements for the degree of
Doctor of Education in Administrative and Adult Studies
in the Graduate School of Syracuse University
May 1989

Approved [signature]

Date May 10, 1989

BELIEFS ABOUT THE POSITIVE OUTCOMES OF MANAGEMENT TRAINING IN THE BANKING INDUSTRY

Abstract

The purpose of this study was to explore the beliefs held by training-affliated and non-training-affliated management personnel about the positive outcomes of management training in the banking industry. The research objectives were 1) to attempt to reduce, through factor analysis, the discrete beliefs about management training into a parsimonious framework of perceived positive outcomes, and 2) to compare the beliefs of non-training-affliated management personnel and training-affliated management personnel in terms of the generated outcome framework.

To accomplish these objectives a national sample of bank executives and directors of training from banks with total assets of one billion dollars or more as listed in Polk's Bank Directory (1988) were surveyed using a mailed, forced-choice questionnaire. The questionnaire was designed to measure the positive outcomes that training-affiliated management and non-training-affiliated management personnel believe management training may influence. A 43.9% raw response rate was achieved with the use of two follow-up mailings.

Exploratory factor analysis produced a six-factor solution of perceived positive outcomes for management training in the banking industry. These outcome factors are: managerial interaction, organizational stability, managerial performance, managerial attitudes, contextualizing and managerial appraisal.

The results of this research provide new understanding of the contribution management training makes to the banking industry. Also, the evaluation of management training is furthered

BELIEFS ABOUT THE POSITIVE OUTCOMES OF MANAGEMENT TRAINING IN THE BANKING INDUSTRY

by

Diane Foucar-Szocki
M.S., State University of New York College at Buffalo, 1982
B.A., San Diego State University, 1975

DISSERTATION

Submitted in partial fulfillment of the requirements for the degree of
Doctor of Education in Administrative and Adult Studies
in the Graduate School of Syracuse University
May 1989

Approved Thomas Valentine

Date May 10, 1989

ACKNOWLEDGEMENTS

First, I must thank my advisor and dissertation chair, Dr. Tom Valentine. I thank him for his insistence, persistence, and resistance during this effort. His selfless giving made this work possible. He is truly a scholar with tremendous dedication to his students and to quality work. I also thank Dr. Elisabeth Hayes and Dr. Philp Doughty, members of my committee, for their contributions to this work.

To the Phondiliers, Nancy, Jane, Brent and John, thank you for being there every Monday to ask the hard questions and to push, when appropriate. I am honored to be the first to acknowledge your contribution, but I know I will not be the last. I thank the members of the dissertation seminar, Carloyn, Micheal, Tom, Bird and Judi, for allowing me to learn from them and with them. My thanks also to Nancy Gadbow for her sensitivity and flexibility, and to Richard Gray for his keen eye and sense of humor.

Finally and most important, I dedicate my dissertation to my parents, who have always given me the room to grow and the inspiration to achieve; to my children Jonathan and Katherine who light up my life, and especially, to my wonderful husband, Reg, without whom I would not be complete.

Table of Contents

COPYRIGHT ii

ACKNOWLEDGEMENTS iii

LIST OF TABLES xii

LIST OF FIGURES xiii

Chapter

I. FORMULATION AND DEFINITION OF THE STUDY

Context of the Problem 1

A Brief History of American Banking .. 1

Training in the Banking Industry 4

Purpose of the Study and Research

Objectives......................... 8

Overview of the Study 11

Definitions.......................... 12

Limitations 13

Significance.......................... 14

II. REVIEW OF LITERATURE

Training in the Banking Industry 17

Training Issues 18

Training Practices 21

Topics and Programs 25

Teller Training 26

Organizational and Technical

Development 26

page

Business Related Training 27

Business Development 27

Staff Development 28

Management Development 29

Executive Development. 30

Implications for the Proposed Study . . 31

Management Education, Development and Training 33

Management Education 34

Management Development 35

Management Training 37

Needs Assessment 38

Design and Development 40

Approaches 41

Topics. 43

Evaluation. 44

Management Training Trends 45

Technology 46

Individualization 46

Globalization 47

Accountability 48

Organization 48

Segmentation 49

Implications for the Proposed Study . . . 50

page

Training Evaluation 51

Training Evaluation Models 53

Kirkpatrick's Model 55

Instructional Design Approaches 58

Hamblin- 1974 59

Brethower and Rummler - 1976 . . . 60

Smith- 1980 60

Brinkerhoff- 1987 61

Kaufman- 1988. 62

Management Decision Models 63

Economic Accountability Models 66

Identification of Training Costs 66

Single Variable Approaches 67

Comparative Approaches 68

Designs and Methods 68

Quantitative Designs 69

Qualitative Designs 70

Practices and Results 71

McDonald's Restaurants 77

AT&T 77

Barriers to Evaluation 78

Implications for the Proposed Study 79

Chapter page

III. RESEARCH PROCEDURES

Instrumentation.................... 82

Item Selection 82

Literature Review 83

Indepth Interviews 83

Brainstorming 84

Item Pool Refinement 85

Survey Format 89

Item Wording 90

Development of a Scale 91

Randomization Versus Assigned

Ordering 92

Pilot Study 93

Data Collection Procedures for

the Pilot Study................... 93

Sample for the Pilot Study 94

Data Analysis for the Pilot Study ... 95

Outcomes of the Pilot Study 95

Letter to Executives and Trainers 95

Terminology and Definition 97

Research Focus................. 98

Directions 99

Comments 100

Scale 100

Items 100

page

Statistical Analysis of the
Pilot Data 101

Data Collection and Preparation........... 103

Overview of the Final Survey
Instrument 103

Sampling Frame 103

Intital, Follow-up and Final Mailing . . 104

Response Rate....................... 105

Data Preparation.................. 108

Creatiton of New Variables......... 108

Impletion of Missing Values 108

Statistical Procedures.................... 110

IV. FINDINGS

Introduction.......................... 112

Research Objective One................. 112

Item Distribution and Total Scale
Reliability 112

Factor Solution 115

Discussion of the Six Factor Solution.. 119

Factor I: Managerial Interaction
Outcomes 119

Factor II: Organizational Stability
Outcomes 119

page

Factor III: Managerial Performance Outcomes 119
Factor IV: Managerial Attitude Outcomes 120
Factor V: Contextualizing Outcomes . 120
Factor VI: Organizational Resource Outcomes 120
Non-loading Items. 121
Reliability of Factor Subscales 121
Research Objective Two. 121

V. DISCUSSION AND IMPLICATIONS
Introduction 127
Summary and Discussion of Findings 127
Conclusions 132
Implications for Practice 133
Relationship of the Findings to Kirkpatrick's Evaluation Model. 133
Management Training Evaluation 135
Managerial Interaction Outcomes. . . . 137
Organizational Stability Outcomes . . 138
Managerial Performance Outcomes. . 139
Managerial Attitude Outcomes 139
Contextualizing Outcomes 140
Organizational Resources Outcomes . 142

page

Management Training Design
and Delivery 142

Implications for Research 144

APPENDICES

A. Special Pilot Version of the Survey: Management Development Training in the Financial Services Industry 147

B. Special Pilot Version Cover Letters to Executives and Training Directors 152

C. Special Pilot Version Sample Letter of Request 155

D. Management Training in the Banking Industry Survey 157

E. Management Training in the Banking Industry Cover Letters to Executives and Directors of Training 162

F First Follow-up letter to Executives and Directors of Training.................. 165

G. Follow-up Memoranum to Executives and Directors of Training................. 168

H. Training-Affiliated and Non-training-Affiliated Job Titles.................. 171

I. Divisions Represented by Respondents .. 174

page

J. Six-Factor Solution 176

BIBLIOGRAPHY 180

LIST OF TABLES

1. Summative and Formative
Evaluation 54
2. Training Evaluation Models 56
3. Description of Sample: Continuous
Variables............................ 107
4. Description of Sample: Categorical
Variables 109
5. Positive Outcome Ratings for Training-
Affiliated and Non-Training-Affiliated
Personnel in the Banking Industry 113
6. Six Positive Outcome Factors of
Management Training in the Banking
Industry 116
7. Items Failing to Load on Six Factors 112
8. Distribution and Reliability of Factor
Sub-scales 123
9. T-Tests of Factor Subscores and
Total Score.......................... 126

LIST OF FIGURES

1. Training-Affiliated and Non-Training-
Affiliated Mean Item Means for
Factor Subscores 124

CHAPTER 1

FORMULATION AND DEFINITION OF THE STUDY

Context of the Problem

A Brief Historyof American Banking

Competition in the financial services industry has expanded dramatically in the last decade, largely as a result of changes in the regulation environment and thus the business environment (Brown, 1987; Guth, 1986; Middaugh, 1988). The significance of the most recent legislation is best understood within the context of the formation and evolution of the American banking system.

Begun as private enterprise, the American banking system emerged unregulated. The federal government became directly involved in the banking business through the First and Second United States Banks, chartered from 1811-1823 and 1834-1841, respectively. After the demise of each of these institutions, state-chartered banks emerged, regulated by state law. As the nation grew, the banking system grew, generating nearly 1000 different credit notes which were often exchanged as currency. To remedy this, the National Currency Act of 1862 was passed giving the government authority to print one, consistent currency issued by nationally chartered banks.

Three-fourths of the nation's banks were national banks by the late 1860s, effectively reducing the state-chartered banking system. However, the national banks could not meet the country's economic demands, and state-chartered banks re-emerged bringing about the "dual banking system" of national, state, and private banks. Federal regulation was not always effective in controlling the national banks, and state-chartered and private banks were essentially non-regulated.

In 1900, 99% of banks were single-unit banks. Branch banking did not exist. Of the 24,000 banks in existence in 1929, nearly 9,000 failed during the depression (Degen, 1987). As a result, extensive changes were enacted. The two most visible changes were the emergence of the Federal Reserve as a central bank controlling the volume of money and the formation of the Federal Deposit Insurance Corporation (FDIC). Eagerness to join the FDIC brought nearly all of the commercial banking system under federal supervision. Commercial banks were barred from selling corporate securities, offering interest on demand deposits (checking), and interest on time and savings deposits was regulated. In addition, the Securities and Exchange Commission was formed as a watchdog agency over securities markets, brokers, and investment companies and advisors.

This era's legislation was designed to partition the financial industry, keeping each institutional category-- commercial banks, investment banks, brokerage firms, thrifts, savings and loans and insurance companies-- limited to specific products, and thus limiting competition (Rose, 1987). It also, prevented excessive concentration of financial power and preserved the traditional separation between commerce and banking (Degen, 1987). Banks concentrated on accepting deposits and making loans.

The next significant legislation, the Bank Holding Company Act of 1956, amended in 1970, defined banks as institutions that 1) accept demand deposits and 2) engage in the business of making commercial loans. If an institution does not perform both of these functions it is deemed a "nonbank" and is able to perform almost any type of financial service on an interstate basis.

A bank holding company is a corporation owning stock in or otherwise controlling one or more banks. In 1980 there were 2,905 holding companies, controlling 33.9% of all U.S. domestic banks and 56.8% of all bank offices. By 1986 there were 6,146 holding companies, controlling 89% of domestic deposits (Rose, 1987). The 1970 amendment to the Bank Holding Company Act allowed bank holding companies to acquire or start nonbank businesses, a significant departure from the past (Degen, 1987). As a result, long held limitations on interstate banking began to erode.

The Depository Institutions Deregulation and Monetary Control Act of 1980 is seen as the most significant legislation since the 1930s (Rose, 1987). Empowered by this 1980 legislation and the Garn-St. Germain Act of 1982, nonbank thrift institutions, savings and loans, credit unions, mutual savings banks, and money market funds, have become more competitive with the commercial banking industry. The long-held limitations on interstate banking have eroded, with the nonbank businesses of bank holding companies spreading throughout the land (Middaugh, 1988). By 1984, in contrast to 1900, the single unit bank represented only half of the existing bank operations with branch banks or multi-unit banks representing the other half (Rose, 1987). Nonbank banks, such as Merrill Lynch, Sears, J.C. Pennys, Travellers' and Control Data Corporation have also entered the commercial banking financial services market (Degen, 1987; Rose 1987). It is no longer a simple matter to distinguish a bank from other financial service providers. Yet, there are nearly 14,000 banks in this country, representing a strong and consistent segment of the financial services industry (Polk's, 1988).

As a result of this changing, deregulated, newly competitive environment, the demand for highly qualified people, particularly managers, has increased sharply in the world of finance and will continue to increase (Darby 1985; Guth 1986). In 1970, banking employed just over one million people. In 1985, banking employed 1.8 million workers with a payroll of over 35 billion dollars. The total dollars generated by banking in 1985 were nearly 75 billion, accounting for 3.0% of the gross national product and approximately 60% of the earnings of the entire financial services industry, which includes banking, bank holding companies, credit agencies other than banks, insurance carriers, agents and brokers and securities and commodities brokerage firms (Statistical Abstracts, 1988).

Training in the Banking Industry

The increased requirement for capable managers has brought about an increased emphasis on training in the banking industry, particularly management training (Calvert, 1985; Gould, 1988;

Williams, 1986). The 1987 training investment for the entire financial services industry was 3.3 billion dollars or nearly 10% of the 39 billion dollar investment made by business and industry in 1987 (Lee,1988).

Nearly 88% of all the financial services institutions in America offer management training courses to middle and upper level managers, the largest percentage of any industry segment surveyed (Gordon, 1988). Across all of the industries surveyed, management training courses "represent the most common species of employer-sponsored training in the United States" (Gordon, 1988, p. 57), with middle managers representing the employees an organization is most likely to train.

A 1985 study by the American Society for Training and Development (ASTD) and the American Bankers Association (ABA) described banks as training-intense. They found banks offering approximately 10 hours of training for each non-management employee per year and over 20 hours for management employees. In the largest banks (10,000 employees or more) management and human relations training (interpersonal skills training offered to both management and non-management personnel) accounted for 35% of the training offered with the average for the banking industry at just over 25% (Calvert, 1985).

Management training courses offered in America's banks are rarely evaluated, consistent with business and industry as a whole (Smith, 1984; Spaid, 1986; Woodington, 1980). Those few studies that have been conducted to assess the impact of training have largely assessed three things--changes in attitude, the perceptions of managers, subordinates, peers and superiors regarding a trainees performance and extrapolation of productivity measures. (Driessnack, 1979; Hand & Slocum, 1972; Holoviak, 1982; Horrigan, 1979; Paquet, Kasl, Weinstein & Waite, 1987; Parker, 1984) The limitations of these studies rest in their failure to show a direct causal link between training as an intervention process and the outcome variables selected as evidence. Also, the rationale for the selection of the outcome variables was unclear, often implicit, at best. Furthermore, none of the studies was successful at ruling out other factors that may have contributed to outcome variable changes.

Attempts to quantifiably link training efforts to organizational beliefs and outcomes have long been called for within the training profession (Ashkensas & Schaffer, 1979; Barta, 1982; Russ-eft & Zenger, 1985; Smith & Corbett, 1977; Spencer, 1984; Zenger & Hargis, 1982) yet, few attempts at identifying organizational beliefs or desired outcomes are reported. Bures and Banks (1985) surveyed executives in Virginia prior to establishing an MBA program at a local university. However, they report no data on the study design or results. Similarly, Parry and Robinson (1979) reported the development of a needs assessment and objectives scale for assessing executives beliefs regarding management training requirements but provided no information on the instrument's development, use or results. To compound the situation, the unwillingness or lack of interest on the part of management to support any evaluative research is one of the major challenges facing training managers on the job today (Smith,1984, 1985, 1987).

Lombardo (1987) states that:

> the cost of corporate education and training, incurred as part of improving the ability of employees to render economically valuable service to an organization, is recognized as a legitimate cost of doing business. (p.1).

While this may be true, it is very difficult to prove the relationship of such an investment to the profitability of the organization, particularly for management training. In fact, the basic assumptions underlying management training often contribute to its difficulty in being evaluated.

Management training programs often select a piece of organizational life or managerial behavior, knowledge, skills or attitudes and attempt to improve them. Such action is based on two assumptions, best stated by Ashkenas and Schaffer (1979)

> (1) that desired improvements on these specific characteristics can indeed be engineered through a training experience, and (2) that such improvements, once induced, will somehow automatically lead to results on the bottom line (p.18)

It is often these assumptions that break down the assessment of management training.

However, the banking industry, along with other industries persists in investing in management training despite the lack of empirical evidence that management training contributes in any way to organizational profitability. This presents the possibility that there are other beliefs regarding the contribution training makes to the organization, other than profitability.

Purpose of Study and Research Objectives

The purpose of this study was to ascertain what training-affiliated personnel and non-training-affiliated management personnel believe are the positive outcomes of management training. In addition, this study compared the similarities and differences of the beliefs of managers involved in the provision of training and those not involved in terms of the broader framework of perceived positive outcomes.

Management training does not have a good base of data indicating what it contributes to American business (Brown, 1988; Hennecke, 1988; Mahoney, 1980; Mironoff, 1988). Without a knowledge base about trainings contribution, the support for training is subject to personal whims, personalities and how decision-makers might feel at that time. Such decision- making, wise or uninformed, leaves training in an unstable position.

In business and industry the majority of training activities undertaken are expected to make a positive contribution to the organization, often ultimately measured in terms of profitability. While any of these undertakings might also have negative effects (misspent resources, lost productivity, etc.), the positive contribution is what is valued. In the case of management training, where the relationship to profitability is often tenuous, other outcomes remain, as of yet, empirically unidentified. Little has been done to identify management training's positive contributions to the organization. Thus, as a first step in the process of better understanding the relationship of management training to the banking organization, this study focused solely on positive outcomes.

Since any one training-affiliated or non-training-affiliated manager has a limited perspective, gathering and distilling information from a large population regarding their beliefs about the impact of training can provide a working knowledge base to aid in making training decisions, such as allocation, programming and personnel. While a hard-line, objective assessment would be most advantageous, practice has proven this to be difficult (Driessnack, 1979; Horrigan, 1979; Paquet, Kasl, Weinstein & Waite, 1987; Phillips, 1983; Smith, 1984). Past research has measured what is measurable, not necessarily reflecting what may be important but what is available. The major issues facing management training assessment are still what to measure and how to measure it. Until these issues can be better addressed, objective assessment of management training remains difficult to accomplish.

Obviously, those most intimately involved in providing or funding of training have beliefs about training in their organization. Determining these beliefs could help in understanding the role of training in that organization. However, the subjective assessment of any one of these people, while interesting, could not serve as an adequate reflection of the larger phenomenon of management training in the banking industry. By seeking this information from a large sample of those most intimately involved with training, we begin to understand the bigger picture. Thus, this pooled subjective assessment of those most involved in the decision-making about and the delivery of training provides us with an understanding of the perceived accomplishments of management training in the banking industry.

More to the point, this study identifies the ways in which managers involved in the provision of training and those not involved believe management training is contributing to the organization. Too often evaluation is based upon what is measurable or on what information already exists (Bowen, 1973; Brown, 1988; Mills, 1975; Mirvis & Macy, 1976; Odiorine, 1987a). Information gathered in this study, identifying what these individuals believe training can accomplish, will aid evaluators in seeking out additional measures of management training's impact within the organization. Additionally, the results of this study relate directly to Kirkpatrick's (1976) historically dominant evaluation model for business and industry training. His model, while based on logic, presents no empirical evidence to support the validity of the outcome levels he presented. The results of this study help to put the evaluation of training outcomes into a more empirically-based framework.

Finally, those who deliver training are often not the same people who make decisions about the funding of training; however, the delivery of training is dependent on the funding of training. Communication, lack of communication and similarities or differences in understanding between these two could affect the delivery of management training in the organization. To better understand the perspective of training-affiliated personnel, who provide the management training and the perspective of the non-training-affiliated management personnel, often those who fund management training, this study sought input from both.

In order to accomplish these purposes the following research objectives were set:

1. To attempt to reduce, through factor analysis, the discrete beliefs about management training into a parsimonious framework of perceived positive outcomes.

2. To compare the beliefs of non-training-affiliated management personnel and training- affiliated management personnel with respect to the identified outcome factors.

Overview of the Study

This exploratory study was a survey research project using a questionnaire developed by the researcher. The questionnaire was developed after an extensive review of bank training, training evaluation and management training literatures, as well as through interviews with executives and training professionals in the banking industry. Training directors and the top retail/consumer banking executives in banks listed in Polk's Bank Directory (1988) which report total assets of one billion dollars or more were surveyed. Retail/consumer banking executives were chosen because retail banking's predominant client is the general public and it has a strong reliance on management training for its large managerial workforce.

The questionnaire contained fifty-eight items measuring positive outcomes of training. Respondents were instructed to read each item and respond using a six-point, Likert-type scale that ranged from strongly disagree to strongly agree. In addition, nine background characteristic items were included. The background items were answered by either filling in a blank or circling the appropriate response. Finally, a comments section was included at the end of the survey. The survey was mailed to the individual executives, personally addressed, and training directors, as identified in Polk's Bank Directory (1988).

The data were analyzed using SAS on the Syracuse University mainframe computer. One of the major goals of this study was to generate a conceptually clear and parsimonious picture of the perceived positive outcomes of management training. Factor analysis was used as the primary method of data analysis. The relationships between factor subscales, the training-affiliated and non-training-affiliated samples, and background variables were examined using correlations and t-tests, as appropriate.

Definitions

Management training. Management training consists of the planned learning events, primarily classroom-based, including specific skill and general development content, provided to middle management personnel within the banking organization. Supervisory and executive programs and activities are excluded from this definition.

Positive outcomes. Positive outcomes are the results or effects of management training. Such outcomes relate to the individual, the organization and the broader social context.

Beliefs. The definition for belief is provided by Rokeach (1972) in the International Encyclopedia of the Social Sciences.

> A belief is any simple proposition, inferred from what a person says or does, capable of being preceded with the phrase "I believe that..." The content of a belief may *describe* an object or situation as true or false; *evaluate* it as good or bad; or *advocate* a certain course of action as desirable or undesirable (p.450)

In this study a belief is indicated by the self-reported agreement or disagreement with the items presented in the questionnaire.

Training-affiliated personnel. In this study, training-affiliated personnel are those individuals whose job title or division contain the terms training, education, curriculum, management development, employee development, or organizational development.

Non-training-affiliated management personnel. Non-training-affiliated respondents are those individuals whose job title or division refer to any other area of the bank, not directly referring to training, including retail banking, branch banking, consumer banking, community banking, operations, marketing, sales, finance, personnel, human resources, and administration.

Limitations

This study was confined to non-training-affiliated management personnel and training-affiliated personnel in the banking industry. Therefore, generalizability to other populations and training situations outside the banking industry may not be appropriate. Furthermore, the study was confined to banks with an asset base of one billion dollars or more. Generalizability to smaller banking organizations may not be appropriate.

The focus on positive outcomes in this study limits what can be said about management training's possible negative impact upon an organization. Working under the assumption that investment in training is based upon expectations of positive contribution, it was decided to focus on only positive outcomes. As a result, the most this study can suggest, in a negative direction, is that training does not accomplish these positive outcomes. The results of this study will not provide data on the possible negative outcomes that may occur as a result of management training.

Finally, there are limitations inherent in survey research itself. A questionnaire, by its very nature, cannot address all the subtleties and variables that may exist in the sample in regard to the research objective. Rather, a questionnaire allows the researcher to understand the more robust aspects of a problem. In this case, the questionnaire is designed to explore beliefs about the positive outcomes of training. It cannot be assumed that what is reported represents every possible belief about the positive outcomes of training.

Significance

This research identifies what non-training-affiliated management personnel and training- affiliated management personnel believe to be the positive outcomes of management training, illuminating the similarities and differences in the beliefs held by these two distinct populations. Such a comparison raises questions about present management training practices, non-training-affiliated management's expectations and the relationship between the two.

This study identified beliefs about positive outcomes of management training by many of the non-training-affiliated management personnel who set the course of the retail/ consumer banking business. These executives and middle level managers are the individuals who contribute to and establish the evaluative measures for other operational areas within their organization. Thus, this study may increase understanding of the relationship of management training to the larger operational context of the organization. Training, as part of the business team, could be provided more often with real measurable business-related goals. Thus, this research begins to better articulate, for all of those concerned with training, where management training reasonably fits in the banking organization.

The call for more and better evaluation of training, including the assessment of training's costs and training's contribution to the organization is increasing (Ashkensas & Schaffer, 1979; Barta, 1982; Russ-eft & Zenger, 1985; Smith & Corbett, 1977; Spencer,1984, Zenger & Hargis, 1982). Yet, suggestions presented about what to evaluate appear to be based on individual assumptions about the purpose and value of training. This study provides data for comparison of training-affiliated personnel and non-training-affiliated management personnel reported beliefs about training accomplishment to those individual beliefs reported in the literature. Additionally, this study provides empirical evidence for comparison with the dominant training evaluation model presently used in business and industry. Such a comparison will better illuminate the underlying assumptions long held in business and industry training evaluation.

While there is a strong tendency to define the contribution of training in terms of profitability, this study articulates, in a useful form, measures of worth other than profitability, helping to frame future assessment and evaluation efforts. Such information could expand the evaluation efforts of training professionals and increase the willingness of executives to support such efforts.

CHAPTER II
REVIEW OF LITERATURE

The literature informing this study comes from three major areas: training in the banking industry, management education, training and development, and training evaluation. The training in the banking industry literature provides an understanding of the context of the banking industry and where training fits within that milieu. The management education, training and development literature addresses the notion of management training more directly, approaching it from a variety of contexts; it is within this literature that the variety of terminology referring to educational activities for management becomes apparent. Finally, training evaluation provides a framework for the state of the art of evaluation in business and industry. Each of these literature areas are dealt with separately and will be followed by a section that deals specifically with the implications of that literature area to the study.

Training in the Banking Industry

Deregulation and increased competition in the banking industry have had an impact on the role of training. In some cases training has been cutback, while in other cases it has remained stable and in still others training has grown (Davis, 1985; Williams, 1986). In most cases, regardless of the department size or budget allocation status, the nature of the demands on training have changed (Abel, 1986; Darby, 1985; Gould, 1988; Perler, 1987; Sain, 1986; Williams, 1986).

To understand more fully training in the banking industry two aspects are explored, first, issues facing training in banks and second, training practices.

Training Issues

While deregulation has set the entire financial services industry into a whirlwind of activity and change, only a portion of the industry has turned to training as a contributor of solutions for operating in the new environment. One such example is Citibank where five regional training centers around the world boast an annual commitment of $10 million dollars to one single training area, credit training (Davis, 1985). Chase and Chemical Banks have also recently tripled their training budgets and moved from one and a half days of training per employee per year, to five days per year (Davis, 1985; Williams, 1986). However, many other banks are increasing training activities in an inconsistent and unpatterned fashion (Banking Issues and Innovation, 1984). Only a few are actively using training as part of the management team (Davis, 1985).

Many banks spend less than .25% of their non-interest operating costs on training. While this represents the low end of the spectrum, the industry average is only 1.5 to 2% with the maximum being 4%. This averages out across industry lines to approximately $1,000 per person (Gould, 1988). Such limited financial resources place excessive demands on training to make choices about service.

Comparing the time spent in training by professionals in various industries, Darby (1985) found engineers spent, on average, 10% of their work time in formal continuing education, IBM employees 4 to 8% while bank loan officers spent only 2%. A 1985 ASTD and American Banker's Association study found banks sponsoring 2.3 million training activities each year with teller training accounting for 40% of the total amount. Management training accounts for an additional 25%. While teller training is important, some suggest that it should not remain the training priority in the banking industry. (Banking Issues and Innovation, 1984; Williams, 1986).

Historically, the development of a banker has been done through a learn-by-doing approach conducted over a long period of time. At that time, training was perceived as an artificial means of trying to rush a natural process, unnecessary and largely unsuccessful (Darby, 1985; Nadler, 1983; Williams, 1986). It is not at all clear how training is perceived today. On-the-job training has been the staple of the industry since its inception (Banking Issues and Innovation, 1984). It should be noted however, that banking is not alone in its reliance on on-the-job training. Recent studies report that nearly $39 billion dollars is spent annually on formal training and $180 billion on informal or on-the-job training (Calvert, 1985; Lee, 1988)

A long-standing myth affecting the credibility of training in the banking industry suggests that once employees are trained they will leave to seek better opportunities (Banking Issues and Innovation, 1984; Darby, 1985). Several institutions (Banking Issues and Innovation, 1984; Davis, 1985; Nadler, 1983; Snyder,1984) report that this has not been their experience in the present business environment.

Training officers do not have the credibility in the eyes of senior management that other bank officers do (Williams, 1986). Trainers are often perceived as not knowing the business of banking and of little use to the upper levels of operations. They are a cost center designed to provide middle and lower management with knowledge and skills about specific banking systems and products. Clearly, they are not seen as a part of the management team.

While credibility remains a problem, training is important in nearly all sectors of the industry (Darby, 1985; Lefton, 1986; Nadler, 1983; Sain, 1986; Snyder, 1984; Williams, 1986). In the pre-deregulation days, trainers delivered basic programs and told tellers what to do. Now trainers are often expected to do much more with little shift in resources or prestige.

While not directly involved in the planning and strategy processes of bank management, training is often asked to address many issues including: mergers and acquisitions, technology, diversification of products and services, major competitive initiatives, credit management and management productivity (Brown, 1987; Sain, 1986). With such diversity, complexity and limited resources, it is difficult for trainers to identify their mandate.

Most banks do not train consistently. They have no employee plan, business plan, career path or succession planning strategies for the institution or for its employees (Banking Issues and Innovation, 1984; Davis, 1985). These strategies are part of more comprehensive management development programs and support nearly all educational activities, particularly management education. These strategies must increasingly become the goal of training professionals and human resource practitioners in all banks (Davis, 1985).

Successful banks are now bringing training officers into the core of management (Gould, 1988). Successful training managers are asserting themselves, keeping track of results and educating senior management to the value of training as a tool in the arsenal of the new competitive environment.

Training Practices

Prior to the rise of large branch banks and bank holding companies bank training was done on-the-job, augmented by the American Institute of Banking (AIB), the American Bankers Association (ABA) -- its state level membership organizations, Banker's schools, university-based training programs and consultants. The single unit bank relied heavily on these sources. As a result of these resources, cultivated overtime, the banking industry has had an opportunity for continuing education, unlike any other profession. While community banks cannot offer the same degree of internal training the major institutions can, they are not left without many well tested resources (Nadler, 1983). The existence of these resources may also account for the lower than average budgets for training in American banks.

Today 48% of the banking industry has an internal training department (Williams, 1986). In most cases, banks under one billion dollars in assets do not have a training officer. Typically a mid-level manager supervises training while performing other management functions. Most banks, regardless of size, train their own tellers based on their own policies and procedures (Banking Issues and Innovations, 1984). Outside vendors and associations provide 27% of all bank training (Williams, 1986). There are banker's schools located throughout the nation which provide a variety of week-long to year-long resident and correspondence courses for bankers. Large and small banks alike continue to use these resources as means of training and educating their workforce, particularly in the technical and banking specific fields of knowledge such as mortgage banking, loan officer training, financial analysis, etc. (Gould, 1988; Nadler, 1983).

University connected programs are more prevalent in the banking industry because of the longstanding Banker's Exams, still used as accrediting and promotion devices in many banks (Gould,1988). In addition, the technical nature of the job and the present fast-paced change in the industry require a closer alliance with academics for analysis of what bankers are doing in the rapid fire, everchanging financial markets (Gould, 1988).

Internal training departments in the large bank organizations do the majority, but not all of the training. Certainly teller training is under their purview, along with supervisory training, sales training, customer service, management training and some executive development. However, two very important training areas, technical training and much of the product training, are handled by other divisions of the bank (Brown,1987). In addition, specific business related training (auto loans, insurance, etc.) is often handled by the businesses themselves. Citicorp has an entirely decentralized training function, with training specialists and departments represented in nearly every business area, as well as a corporate training function (Davis, 1985).

While on-the-job training remains the most prevalent form of training in most banks, both large and small, other exciting alternatives are being tested. With the advent of branch banking and the proliferation of the bank-holding company with offices throughout the country and around the world, training has become increasingly more expensive. Additionally, it has been a challenge to deliver training in a standardized fashion throughout the total banking system. For smaller banks, the challenge has been getting materials that would successfully address the needs of the bank, be interesting and have a reasonable shelf life for the investment (Darby, 1985; Waller, 1982).

Many banks have turned to various forms of technology to address these issues, primarily video, videodisc, teleconferencing, self-paced instructional materials and computer-assisted instruction (Waller, 1982). These technologies, particularly video and computer-assisted instruction, are used for those programs that provide basic information, staying useful and current over a reasonable period of time. These include supervisory skills programs, teller training modules, sales training techniques and some management skills such as communications and performance appraisal (Bennett, 1983; Kur & Pedler, 1987).

In most cases these media are supported by written material and a facilitator to lead discussion and monitor the experience in a traditional classroom like setting. In such situations the media has not replaced the standard delivery method but merely enhanced it. There are other programs, particularly in the area of business related training, where materials are developed, the local manager is trained as the trainer, and the training is conducted on the business site. To support this initial training, additional media are developed and distributed to the businesses for use as they deem appropriate. Others use video equipment to tape complex deals and analyze them later (Gould, 1988) While still others are using teleconferencing as a means for training and communications throughout their network across states and around the world (Waller, 1982).

Today's attempts at computer-assisted instruction are taking advantage of the online capacity of nearly every employee in the bank. Through computer terminals, employees can take advantage of product information, policy information and other skills development modules in a convenient, timely fashion, right at their work station (Cook,1987).

While such technology is being developed and used more frequently, there is still great demand for traditional classroom instruction that includes interaction between the instructor and the course attendees. Assessment tools, role playing and simulations remain as strong components of the classroom curriculum (Brown, 1987).

Internal training departments respond primarily to retail/consumer business personnel, including tellers, platform personnel, branch managers and personnel in the support areas for retail banking (Brown, 1987). Sales training is directed at retail as well as commercial banking personnel and officers who sell loans and other products to potential customers. Increasingly tellers and platform personnel are receiving sales training (Sain, 1986).

The management training offered by the training department includes supervisory level to senior executives, crossing all business lines, yet most experts agree that the primary client is middle management (Bures & Banks, 1983; Gordon, 1988; Ralphs & Stephan, 1986; Stephan, et.al. 1988). Executive Development is done minimally through in-house and consultant programs and primarily through external programs outside the bank. In many cases, executive development is an extension of job rotation and on-the-job training (Stern, 1987).

Many speak of the desire to have top management support for training programs (Darby, 1985; Gould, 1988; Sain, 1986; Williams, 1986), yet getting top management involvement in training activities in a meaningful way is one of the greatest challenges facing professional trainers (Smith, 1984). This harkens back to the credibility issue and to how executives perceive training within their organization.

Topics and Programs

One of the most visible changes in bank training over the past five years, along with increased technical training, has been the demise of the course catalog and the rise of the line manager relationship (Snyder, 1984). Rather than offering a course schedule dictated solely by the training department, training is increasingly consulting with the line managers to assess business problems and identify how training might help. Training programs might include pieces of existing programs or they might be developed exclusively to solve the immediate business problem. Such relationships have not eliminated the catalog approach but have helped to strengthen the core courses offered through the catalog.

Teller Training. While there have been advances and alterations in what training is and how training does business, teller training remains the staple. Nearly all teller training courses begin at a centralized location in a teller training classroom. Classroom time ranges from two days to two weeks depending upon the compatibility of the equipment in the training center to the branches. Additional training for tellers is conducted in the branch, on-the-job (MRA, 1983)

Organizational and Technical Development. Communicating clearly to employees the big picture of the banking business is a major focus in the industry today (Anderson, 1985; Tenzer, Gerson & Lacey, 1985; Gould, 1988). Banking has long been focused on technical performance and accuracy. Deregulation has required banks to augment this traditional orientation with a broader, more customer-driven, market responsive approach to business. This shift takes form in more sales, product development and marketing activities which influence what a bank is, how it does business and what is expected of the people who make up the bank. Training is increasingly called upon to get this message across (Williams, 1986).

Technical training, primarily computer and software training, is done by the technical services division, not the training department. The demand for technical training is very high, yet meeting the demand is difficult due to the rapidity and constancy of technological change (Cook, 1987).

Business Related Training. The business of banking has expanded considerably over the last decade. Large bank holding companies might operate as many as 200 separate businesses (Davis, 1985). Some of these businesses are auto loans, real estate sales, insurance, travel agencies, stockbrokering, credit card sales and service and collections, just to name a few. Holding companies have responded to the educational demands of these businesses differently. Some have installed a hands off policy, allowing the businesses to manage and train themselves without centralized support or interference. Others have taken a customer driven approach providing necessary resources to the business operator. In such cases training is designed, usually through a centralized corporate training function, in response to a specified situation. This training is often delivered using an individualized media such as video or workbook because the businesses are often spread across a wide geographic area . If direct classroom training is perceived as the best approach, training professionals train personnel from the specific business to function as trainers in their geographic region. Thus, the training becomes responsive to the local requests, tailored to the region, yet standardized by design (S. Seigel, personal communication, August 12,1988).

Business Development. The newest training entry are those programs supporting the development of additional business and the sale of new products. Training content includes product information, sales techniques and strategies, customer support, service information and marketing material. At the outset of deregulation banks and thrifts rushed to provide sales training to their employees. Such training was often generic and not well crafted to the financial product. Many of the models for selling were borrowed from the retail sector where the product can take the lead and stand alone. The financial services market has come to realize that their products are sold on service, not on product design or packaging (Stern, 1987).

Sales training is of big concern to bankers. For some the expected results have not yet materialized, with some saying that bankers must be approached differently (Banking Issues and Innovation, 1984). Trainers counter that not all employees who ought to receive sales training do, attention is not paid to the classic knowledge of sales training and that most importantly, banks are not supporting the sales environment with incentive programs, commission, professional sales management, lack of effective cross-selling programs and other sales support mechanisms (Bank Issues and Innovations, 1984; Rabourn, Parker & Brown, 1987; Stern, 1987; Williams, 1986)

Staff Development. Staff development includes those offerings and materials that assist staff to better perform their present job or move to the next level, usually a supervisory position. While much has changed in the banking environment, these sorts of enhancement programs for lower level personnel have stayed relatively stable. The basic skills of supervision hold true in either a market-driven or management driven organization (Snyder, 1984). The demand for these programs is always high. This is the level of training that is most often conducted by bank affiliated organizations such as the American Institute of Banking or other state level associations (Nadler, 1983).

Management Development. The greatest demand in banking today is in the development of people skills and the reorientation of behaviors to the new banking climate (Gould, 1988; Williams, 1986). Training is often called upon to orient managers and to provide them with the skills and tools necessary for orienting their employees. While course catalog offerings in the area of management development remain, increasingly management training is being designed and delivered in response to line identified business problems (Snyder, 1984). Such courses are the bulk of the demand for management development in the larger banks. Specific topics include communications, performance appraisal, creative problem-solving and decision-making (Bennett, 1983; Kur & Pedler, 1987).

Nearly all banks have a management associate or management trainee program for high potential entry level hires. The typical program consists of a skills module including teller training, consumer lending and product orientation and then placement into the bank to begin work and on-the-job training (Wood, Harrison & Berry, 1985). According to Wood et. al. (1985) such approaches do not allow the trainee to develop any sort of organizational loyalty, creating the likelihood of leaving for better opportunity elsewhere. This training approach may have contributed to the previously cited myth that once trained, people leave.

In contrast to the traditional training approach, the World Bank's Young Professionals Program is primarily an on-the-job approach begun after a highly competitive screening process which selects 25 participants from a pool of 5,000 each year (Friedland, 1984). Sovran Financial Corporation located in Norfolk, Virginia offers a 10-month course, in conjunction with Virginia Commonwealth University. This innovative course offers a conceptual rather than technical training program, guided by classroom work, team work, a work project and on-the-job experience. (Wood, Harrison, & Berry, 1985).

Executive Development. In a survey of eight leading financial services firms, Management Resource Associates, a consulting firm, found that executive development programs were shifting away from developing functional specialists to developing broader, generalist orientations with a focus on the development of interpersonal skills and effectiveness (Tenzer, Gerson & Lacey, 1985). Expectations of the executive include: management in diverse and complex business environments, balancing commodity and customized products, providing customer service, accelerating the introduction of new technology, achieving permanent expense reduction, articulating and carrying out a strategic business plan and establishing annual performance appraisal standards.

According to the survey, the three most frequently used development approaches are: internal programs developed with internal/external faculty, external university-sponsored programs and rotational operational and staff assignments. In assessing cost versus perceived effectiveness, university programs are perceived as high in cost and low in effectiveness, but necessary as executives perceive them as prestigious and part of the job's reward. High cost and high effectiveness alternatives include consultant programs and on-the-job training. Low cost and high effectiveness programs include: community involvement, coaching and counseling and task force assignments. It would appear that the low cost, high performance alternatives are more job related, individually guided and less instruction oriented.

Implications for the Study

The lines between banking and other financial services are blurring to the point that some speak of universal banks as the next term for the business of finance (Guth, 1986). Caught within this whirlwind are the people who make up of the workforce of the banking industry in America. While banking had long been the same, sheltered from competition, it has recently been witness to extreme technological advancement. Radical deregulation has altered how business is done. The quickened pace of mergers and acquisitions has linked more and more banks together under the umbrella of the bank-holding company. Amidst these changes the day to day business of banking must be conducted along with all of the new tasks required in a new environment and learning the new skills necessary to survive.

The traditional relationship of training to the business of banking has been one of low credibility. Today the demand for training is on the rise; however it is not clear whether the perceived value of training to the business is changing. It is in this environment that understanding the overarching belief system of non-training-affiliated personnel and training-affiliated personnel about the positive outcomes of management training activities becomes important. While different levels and degrees of specific management training exist in banks, understanding the larger outcome framework held by decision-makers may assist in addressing one of the larger problems facing bank training professionals-- getting top management support and involvement in training activities in a meaningful way (Darby, 1985; Gould, 1988; Sain, 1986; Williams, 1986).

In many ways there are two banking communities in this country, one the small community unit bank that still runs much like banks have always run, relying on on-the-job training with occasional supplements to keep its employees informed. The second banking community consists primarily of bank holding companies venturing forward through the doors opened by deregulation. It is these institutions that rely most heavily on training. It is these institutions that make significant demands of their managers. It is these institutions, beset by change, yet harnessed by tradition, where the belief system of executives and managers alike, most influence management training decisions. It is these institutions that this study is designed to address.

Management Education, Development and Training

The number of managers in the United States is expected to increase by three million by the year 2000, making it the fastest growing occupation (Carnevale, 1988). These managers will rely on their employer for the bulk of their formal and informal training to maintain and increase their work related skills. As a result it is important to know more about the ideas and educational processes underlying management education, development and training.

Knowles (1980), in a discussion of the evolution of education, suggests that education's purpose has evolved from transmitting knowledge to "a lifelong process of continuing inquiry" (p.41) . Such a definition suggests a move from external agency to a process of the individual learner. Others (Jarvis, 1986; Brunner, 1966) make a clearer distinction, suggesting that learning is individual and intrinsic and that education is a social phenomenon. Thus, the moment a professional assists in the pursuit of knowledge, education is taking place. The educational environment and the role of the professional in the education process, as an aid to individual learning, is necessary and important (Smith, 1982; Apps, 1985; Brookfield, 1986). The specific educational process and environment under consideration here is management education -- what it is, what it does and how it is done. The discussion proceeds from what management education is, with definitions provided for training, education and development, to management development and management training, concluding with a discussion of procedures for designing management training activities, training types, topics, methods, approaches and trends.

Management Education

Management Education begins,in most cases, prior to being hired. Increasingly, the Bachelor's degree is required for a career in management in the United States (Kur & Pedler, 1982). In 1984, 40% of managers had college degrees (Carnevale, 1988). There appears to be no prescribed field of study for the Bachelor's degree; however, if it is from a business school some greater familiarity with managerial topics can be assumed. Regardless of the field of study the degree represents an accomplishment and the assumption that one has learned how to learn (Kur & Pedler, 1982). Liberal education, after employment, is also promoted as an approach to management education (Useem, 1985). Here education is seen in the classic liberal sense of expanding a person's understanding of themselves and their world, and thus developing appreciation and a higher quality of life. Such attributes are assumed to lead to greater managerial productivity and performance through a broadening of the mind, leading to greater personal satisfaction (Useem, 1985).

These aspects of management education do not generally fall within the control of an employer, although they could. What is provided under the auspices of the employer is most often referred to as management education, training and/or development. Nadler (1986) defines these terms in relation to the human resource as:

> Education: Education focuses on learning new skills, knowledge, and attitudes that will equip an individual to

assume a new job or to do a different task at some predetermined *future* time (p.6).

Training: Training activities focus on learning the skills, knowledge and attitudes required to initially perform a job or task or to improve upon the performance of a current job or task (p. 5).

Development: Development activities are not job related but are oriented to both personal and organizational growth. The focus of such activities is on broadening the learner's conceptual and perceptual base in areas not previously explored or experienced by the individual (p.7).

Development is the broadest of these terms and generally allows for the greatest versatility of means for accomplishment. The most defined area of development within business and industry is management development.

Management Development

Management Development, in a formalized sense, emerged from the ideas of scientific management. Fredrick Taylor, the father of scientific management, began his work near the turn of the twentieth century. In 1915 he set forth the principles of production that clearly delineated doing from planning. With this distinction came a desire to identify a body of knowledge that would constitute management practices. To further this effort the Harvard Business school was founded in 1908 (Chandler,1977). Simultaneously, enterprise across the nation began to rethink the way it did business.

In the ensuing years, new management practices began to take hold in various manufacturing enterprises in the United States and Britain. These activities, interrupted by the Great Depression and World War II, changed the shape of American enterprise. The large corporation was fast becoming the most prevalent organizational form, relegating the family owned and operated business and its business practices into the shadows. In addition, the post-war period saw the demand for managers exceed the supply (Chandler, 1977).

With the influx of new ideas on management those running large organizations were reluctant to accept management development as a natural process. Management could no longer be left entirely to chance, some active intervention had to occur (McGregor, 1960).

While some management development and training activities had gone on prior to World War II, the post-war era ushered in large scale attempts at developing managers through deliberate activities. It was during this time that human relations and management training programs emerged as a component of American business. In addition, programs for business management and administration began to appear in greater numbers in colleges and universities across the country (Chandler,1977).

Today management development is seen as those efforts undertaken by an organization to ensure that a trained and competent managerial workforce exists for that organization. Sherwood, Faux & King (1983) point out the many complexities of management development, defining it as:

a deliberate and carefully guided process (Watson, 1979)

> which includes needs analyses, staff planning, performance appraisals, planned learning experiences, evaluation and follow-up within a working environment with adequate resources for continued growth (p. 1).

The scope of management development and its activities are broad. These activities are clearly supported in-house through various Human Resource Development (HRD) professionals and externally by more than 1000 consulting agencies and services nationwide (Sherwood, et al., 1983).

Included in a comprehensive management development strategy are strategic planning, recruitment, staff planning, job rotation, performance appraisal, career planning, succession planning and training and development.

As the previous discussion briefly illuminates, management development is much more than educational and training activities. Yet, in today's organization, the management development staff are viewed primarily as trainers as that is how much of the formal management development is perceived to take place.

While management development includes multiple strategies, the remainder of this discussion will focus on the education and training activities that assist in the development of managers.

Management Training

Management training, as used here, refers to educational activities, including both specific skill and general development content, offered by training professionals either internal or external to the organization. It does not include the activities previously referred to as management development such as job rotation, succession planning, performance appraisal, recruitment, etc..

While some attempt is being made here to achieve clarity of terms, it is important to note that the literature cited used the terms management development, management education, management development training and management training as seemingly synonymous terms (Ashkensas & Schaffer, 1979; Bernhard & Ingols, 1988; Bowen, 1973; Christensen & Kinlaw, 1984; Daly, 1980; Kur & Pedler, 1982; Lusterman, 1985; Mahoney, 1980; Mironoff, 1988; Parry & Robinson, 1979; Truskie, 1981; Wood, Harrison & Barry, 1985). Bernard and Ingersol (1985) provide a distinction between training and development stating that training "helps people become skilled specialists (p.41) and that development "broadens people and gives them new perspectives (p 41)." They go on to suggest that most companies, even those purporting to provide development, provide training.

The distinction between training and development is not at all clear. In fact, some suggest that the difference is not in content but in timing and the relationship of the specific need to the situation (Bowen, 1973; Daly, 1980; Mahoney, 1980; Wehrenberg, 1986).

Needs Assessment. The literature acknowledges the necessity of needs assessment and individual manager participation in the process of defining needs for self-development. Graham and Mihal (1986) suggest a four step needs analysis process to help target activities to those most appropriate and pressing. The steps are: 1) have the training specialists develop a list of potential development needs, 2) have managers develop a wish list, 3) have them prioritize their needs and 4) have supervising managers validate the self-assessments. In practice they found that step four was unnecessary in sorting development needs but was useful for illumination of needs and perceptions.

Zorn (1984) provides a seven step model for managers to use in their role of supporting subordinate manager development. This process begins with an orientation for managers and employees, followed by a goal and needs assessment which leads into planning and then action.

London (1985) describes a two day assessment center strategy for needs assessment. In this approach the individual is removed from the work environment and put through a variety of psychological tests and instruments as well as work simulation experiences to help determine career goals and skill strengths and weaknesses. With the help of a professional assessment center judge, individual development plans are established and activities are generated.

Juch (1983), an advocate of learning to learn assessment strategies, assess goals and objectives, learning styles and psychological preferences against the needs of the organization. In this comprehensive approach, addressing attitude, knowledge and skill needs is enhanced by individual learning style and preference.

Kaufman (1972) defines educational need as "a measurable outcome discrepancy between 'what is' and 'what should be'" (p. 28) and suggests three models, inductive, deductive and classical. As the names suggest, the inductive model builds values and goals from the input of the participants, the deductive model starts with predetermined outcomes or objectives and the classical model is unsystematic and not recommended. Needs assessment is a continuing process which requires updating and revision.

In a more recent work, directed specifically at business and industry Kaufman (1988) speaks more about performance indicators, providing a comprehensive process for defining needs, separating means from ends and evaluating results. This will be addressed more fully under training evaluation.

Interestingly, while the literature strongly advocates the use of more formal needs assessment in management training, a study of Fortune 500 training and development departments (Ralphs and Stephan, 1986) found that informal discussions were the highest rated needs analysis method used. The second most frequent method was observation. This suggests that, in practice, needs assessment is being carried out much more informally than the literature suggests. No other reports of needs assessment practice were found.

Design and Development. Programs for the development of individual managers are frequently developed by outside consultants and adapted for the specific organization (Ralphs & Stephan, 1986). In larger more established training departments, instructional design professionals work in concert with the organization and other training professionals to design management training courses and curriculum. There are still a portion of American companies that do not provide any management training (Gordon, 1988; Ralph and Stephans, 1986;

Stephans, et al., 1988).

The process of program development and delivery for the organization as opposed to the individual manager is often conducted under the name of organizational development. Ralphs and Stephan (1986) found that 47% of those responding to their survey had an organizational development (OD) function. Change is the goal of both management development and organizational development, one focused on the individual, the other on the organization (Christensen & Kinlaw, 1984). Organizationally, change emerges in the process of managing. Problems or opportunities are encountered which require new alternatives than those previously used. Organizational development strategies such as surveys, team-building, third-party consultation, task teams and grid organization are used to help accomplish the specified changes (Ralphs & Stephan, 1986; Varney, 1976).

Approaches. While some indicate that the curriculum for management training programs often look alike regardless of who is being trained (Bolt, 1985), management training can be classified into four levels: entry level, supervisory, middle management and executive development (Calvert, 1985; Lowy, Kelleher & Finestone, 1986; Ralph & Stephans, 1986; Sherwood, et al. 1983; Stephans, et al.,1988).

Sherwood, et al. (1983) identify three types of management training. First are general education programs offered by such institutions as the American Management Association (AMA) and other university and college programs. A second type is the packaged program designed to be delivered within a specific industry or to a specific level of management. This type is more specific than the general program but not as specific as the program custom designed specifically for a particular organization and its present employee needs, which is the third type of management training.

The program type used varies depending upon which level of management is being trained. Executives are more likely to receive general training experiences from outside organizations (Carnevale, 1988; Sherwood, et al., 1983). Ralphs and Stephan (1986) found that internal executive development programs were the most frequently used approach, with university programs second. In-house seminars were the most frequently used approach for middle management training with on-the-job coaching as the second most popular approach (Ralphs & Stephan, 1986). Sherwood et al. (1983) report that supervisors are more likely to receive training that is custom designed and more specific to their present job requirements.

Ralphs and Stephan (1986) asked how frequently particular training methods were used. Films and Video rated as the most frequently used method followed by conference method (discussion), lecture with questions, role plays, case studies and business games. In a recent study of training in the food service industry Foucar-Szocki (1988) found demonstration, observation and hands-on-training to be perceived by training professionals as the most effective methods for management training in the food service industry.

While interactive video and computer-assisted instruction made the list in the Ralph and Stephan (1986) study, they were not a frequently used method. Ralph and Stephan conjecture that the use of these methods will grow as they become more economical and accessible. Foucar-Szocki (1988) found the same trend reflected in the food service industry.

In a separate study of 218 Fortune 500 companies, Lusterman (1985) found that the methods and approaches to training were changing to be "more client-centered and needs driven" (p. 11). These changes were accomplished through delivery of shorter, work-unit based workshops tied to actual practice and skill development.

While there is emphasis in the literature on needs assessment, individual needs and alternative approaches to training (Cook, 1987; Lusterman, 1985), other surveys of practice indicate a reliance on standard classroom oriented methodologies (Carnevale, 1988; Ralph and Stephans, 1986) . The management literature , new and old, suggest that these standard methodologies are not the most effective ways to develop managers for American industry and that new avenues must be explored (Drucker, 1974; McGregor, 1960; Ordirone, 1987).

Topics. In a 1988 study, Gordon found that new employee orientation, performance appraisal, new equipment operation and leadership training were the most common topics among this sample of American corporations employing 50 people or more. In a more detailed survey of Human Resource professionals in the Fortune 500, Ralphs and Stephan (1986) found strategic planning, team building, improving communications and improving employee relations to be the most prevalent topics in executive development programs.

Coaching and training, improving communication, decision-making, improving productivity, employee selection and improving employee relations were the top topics for middle management training programs. Finally, improving communications, improving employee relations, improving productivity, performance appraisal and coaching and training were the most important topics for supervisory training. Other topics appearing in supervisory and middle management training are team-building, developing performance standards, problem-solving, decision making, conflict management and selection techniques. Those topics exclusive to executive development include financial management, improving marketing techniques, management by objectives, and strategic planning (Carnevale, 1988; Ralph & Stephan, 1986).

These findings seem to support the contention that the same material is being delivered for all levels of management training with little regard for the specific functions of the level of management (Bolt, 1985). Another interpretation suggests that these issues are central to the function of successful managers at all levels and can continue to be developed (Kur & Pedler, 1982). Continuous attention to these topics is necessary.

<u>Evaluation.</u> Training staff is most likely to conduct management training evaluation with ad-hoc committees and outside consultants a distant second (Clegg, 1987). While training staff are most likely to be responsible for management training evaluation, their greatest concern is the lack of yardsticks and standards against which to evaluate. Also of concern is the lack of time available to conduct

evaluations of management training and the lack of support from the organization to pursue such endeavors (Clegg, 1987; Smith, 1984). While the most probable reason for conducting management training evaluation is to assess training's payoff, continued justification of training is based primarily on history and demand for courses rather than course effectiveness. Return on Investment evaluation is very rarely done (Clegg, 1987; Stephans et al., 1988). Finally, the reasons cited for not conducting evaluations were not knowing what to evaluate because of foggy objectives, an inability to gain organizational support and cooperation and a lack of knowledge on the part of trainers about conducting evaluation (Clegg, 1987).

Sherwood, et al. (1983) in their review of the literature found the state of management training evaluation in a similar state as reported by Clegg (1987). However, Lusterman (1985) in a report on trends in corporate education and training, found more evaluation being conducted than previously (1977) with greater variety and more attention to multiple criteria. The later report (1985) also refers to the increased difficulty in evaluating management training efforts due to a lack of clear performance measures.

Management Training Trends

The division between the learning years and the working years has eroded (Knowles, 1980). Learning is a life-long process and increasingly the American corporation is a lifelong learning institution as well as a profit-making institution. Universities are becoming more like corporations and corporations are becoming more like Universities

(Cook, 1987). At the present time there are eighteen corporations that award degrees and eight more will do so within the next few years. Along with this trend toward lifelong learning, additional trends in management training can be categorized under the headings of technology, globalization, individualization, accountability, organization and segmentation.

Technology. As with other aspects of business and life, technology is and will continue to have major impact on management training (Cook, 1987; Waller, 1982). The practice of training will no longer be tied primarily to the classroom. Through technology, organizations will be able to link individuals and groups of individuals together from around the country and the world. Using technology in this way will yield greater efficiency in training delivery while offering greater standardization of what is delivered and to whom. It is envisioned that such technology will allow for greater uniformity of the message with greater opportunity for discussion of the message by more people (Lusterman, 1985).

Individualization. The changing demographics, values and expectations of the workforce require greater recognition of the individual within the corporation and in the training process (Cook, 1987; Lusterman, 1985; Langdon, 1982; Truskie, 1981). As the diversity of jobs, expectations, locations and various levels of preparation expand within the corporation, the training function will have to adapt to varied and individual demands originating at various times of the day, night, month and year from around the globe. Individuals will want access to learning materials when they want them and can use them, not necessarily when training can fit it in. Finally, feedback and reward during the learning process must alter to the new demands of the individual and the technology (Cook, 1987; Truskie, 1981)

These changes will require planning and business skills. Additionally, more and more professionals from line positions must become familiar and involved with training (Lusterman, 1985). Communication between training and the business will be continual. The work of education will become constant rather than episodic, suggesting a greater investment in planning, personnel and delivery strategies. Needs assessments as suggested in the literature will have to occur in practice. Unlike slower and less technologically dominated times, carrying out training will require greater forethought and significant capital investment (Doughty and Lent, 1985). As such, the training unit will increasingly have to integrate itself with the business side of enterprise in order to successfully target and meet both individual and organizational requirements. Training will no longer be ansillary to the business plan but an integral part of it. Training will become strategic.

Globalization. As with technology, and possibly as a result of technology, the world economy is everpresent. This economic reality was exacerbated by the stock market crash of 1987. This circumstance places tremendous pressure on managers of American business and on management training. Those managers already on the job are now expected to become proficient in global trading (Cook, 1987). This requires not only an understanding of the American way of doing business, but a world and cultural understanding of how business is conducted in other lands. Getting the job done becomes a much larger and more complex process (Guth,1986; De Gues,1988).

Demand for language and cultural training is already on the rise (Cook, 1987). The recruiting practices of multi-national companies already reflect this desire for greater diversity in language, cultural and communication skills. Increasingly, other American enterprises will move to this level of business expectation. Learning through experience, debriefing experience and creating learning experiences through games and simulations will increase (Cook, 1987).

Accountability. With increased emphasis on the human resource and its development comes increased scrutiny of costs and benefits. Escalation in the use of technology, increased individualization and the demands of the global economy will cause a tremendous increase in the costs of training and development(Carnevale, 1988; Cook, 1987). With such increases in cost must come data to support expenditures. Corporations, while more willing to provide education, are profit making enterprises. The relationship of training to the bottom-line will increasingly be scrutinized. This admonishment has riddled the literature for thirty years with little action taken to prove training benefits and few asking for such information (Smith, 1984). The difference now will be the tremendous increase in costs for training. Such increases will require greater accountability.

Organization. The increased demand for training and the influence of technology, individualization, globalization and accountability will affect the structure of the management training function. It is difficult to project the one or two ways that the training function might reconfigure, rather the configurations will vary to meet the diversity of individual organizations. The configuration may in fact shift internally at a more rapid rate than other areas of the business. Training will increasingly become adaptive and amorphous, shifting in response to the demands of the business climate, the marketplace, the society and the human resource needs expressed both by the individual employee and collectively through human resource planning (Carkhuff, 1984; Carnevale, 1988; Cook, 1987; Nkomo, 1988; Truskie, 1981).

For the training professional this may prove difficult because social and organizational identity may be lost. The demands of the "client" (a department, etc.) may take the training professional away from training for extended periods of time. As management training becomes more strategic it may organizationally become more aligned with its clients job performance situation than with other trainers (Doughty & Lent, 1985). Integration of management education personnel with other personnel carrying out management activities will be more prevalent and necessary. Turf issues will have to be put aside or reconfigured around solving problems and getting the job done.

Segmentation. Primarily as a result of accountability, the management training function must better define what it can and cannot do. This will require more attention to needs assessment, greater integration with organizational development and the strength to say what is and is not a training problem. Without such an approach, training could become caught in its own attempt to maintain its former position within the company. Strategies to change how training is viewed and used must be developed for the benefit of the organization. With a trend toward greater accountability and with escalating training costs, training must be increasingly able to define its parameters.

Implications for the Study

The development of managers in American industry is a major activity, consuming 36% of the entire training expenditure for 1987 or nearly 12 billion dollars (Gordon, 1988; Stephans, et al., 1988). To ascertain this figure some definition of the activities is assumed; however, neither author reports a definition. This suggests some common understanding of the all inclusive term management development exists, yet, while this may be true, greater clarification of terms is required.

The review of literature finds management training, management development and managment development training used as synonyms for one another (Ashkensas & Schaffer, 1979; Bernhard & Ingols, 1988; Christensen & Kinlaw, 1984; Daly, 1980; Kur & Pedler, 1982; Lusterman, 1985; Mahoney, 1980; Mironoff, 1988; Parry & Robinson, 1979; Truskie, 1981; Wood, Harrison & Barry,1985). As such, this suggests some conceptual framework exists for management development, management education, management training and management development training which is not definitionally distinct. While these terms appear to be used synonymously without clear distinction of method, purpose or content, there is agreement as to distinct levels of audience. There is agreement on three levels, supervisory, middle management and executive development, with some interjecting a fourth level-- entry level-- referring to high potential new hires placed in management associate programs (Calvert, 1985; Lowy, Kelleher & Finestone, 1986; Ralphs & Stephan, 1986; Sherwood, et al. 1983; Stephan, et al.,1988; Woods, et al., 1985).

In an effort not to confuse the issue by trying to impose too restrictive a definition, this study's questionnaire will build on the notion of management training, presenting a definition based primarily on employee level. However a greater effort at defining the terms will be pursued in the discussion of the results of this research. The employee level selected will be that of middle management as the majority of American enterprise, including banking, offer training activities to this population more than any other (Gordon, 1988).

Training Evaluation

This section will explore how and to what degree training evaluation practice is reported in the literature. First, training evaluation is compared with program evaluation. Then the major models used to guide training evaluation are reviewed, beginning with Kirkpatrick's (1976, 1987) four step model. Kirkpatrick's model is followed by a discussion of other training evaluation models, classified as system/instructional design models, management decision-making models and economic accountability models. In addition, various evaluation designs, methods and applications are reviewed. Finally, barriers to training evaluation are explored.

In his informal history of evaluation Rossi (1981) indicates that evaluation, as a social science activity, began in the early twentieth century. It emerged with the advent of academic social science disciplines and the development of specific research techniques. Interestingly, the emergence of evaluation corresponds with the development of " scientific management", introduced by Frederick Winslow Taylor in his 1915 classic, The Principles of Scientific Management . While both scientific management and evaluation grew throughout the century, management and the demand for training in industrial settings were accelerated by increased mass production and the effects of World War II (Pollard, 1974). In contrast, program evaluation did not flourish until the enactment of the Great Society Programs of the Sixties . Evaluation was also fueled by the development of methods for sampling non-institutionalized populations and the means for analyzing large amounts of quantitative data (Rossi, 1981).

Rensis Likert (1961), Chris Argyris (1957) and Douglas McGregor (1960) were among the first social scientists to link management and evaluation in theory by highlighting the needs of the individual and the organization's relationship and responsibility to those needs. This emphasis on individual needs opened up additional exploration of learning, learning activities and the opportunity to assess such activities in a business setting.

Training evaluation in business and industry is a subset of the larger field of program evaluation (Brandenburg & Smith, 1986) and is defined as:

> " a judgment of an entity on some dimension valued by the client. This judgment is based upon a measurement of actual status of the dimension against a standard" (p.7).

Hamblin (1974) defines training evaluation as : "Any attempt to obtain information (feedback) on the effects of a training program, to assess the value of the training in light of that information" (p.8).

Much reference is made in training evaluation to formative and summative evaluation (Parker, 1984). Formative evaluation, by virtue of when it is done, does not assess impact while summative evaluation can assess anything about a program, after it is completed. Table 1 summarizes the distinctions between these two forms of evaluation. Understanding the distinctions between formative and summative evaluation requires clarity as to who the evaluation is intended for and when it will be conducted in relation to what and how to measure. Parker (1984) in her analysis of 41 articles (1980-83) regarding training evaluation found that just over half (63%) mentioned audience, suggesting that this important distinction is not being adequately addressed in the literature nor in practice.

Training Evaluation Models

The similarities and differences between program evaluation and training evaluation are further exemplified in the purposes, models, designs and methods identified in the training evaluation literature. Stufflebeam and Webster (1980) classify program

Table 1

Summative and Formative Evaluation

	WHEN	WHAT	FOR WHOM
SUMMATIVE	after program completion	outcomes, process impact	external audience or decision-maker
FORMATIVE	during program development	outcomes, process	in-house audience or decision-maker

evaluation approaches that have emerged since the 1930s as objectives-based studies, accountability studies, experimental research studies, testing programs, management information systems, accreditational- certification studies, policy studies, decision- oriented studies, consumer-oriented studies and client-centered studies.

Without exception , regardless of approach, the models used to direct training evaluation are outcome models (Table 2). The degree to which they are outcome models varies. The approaches used to evaluate training are classified here as systems/ instructional design models (Brethower & Rummler, 1976; Brinkerhoff, 1987; Hamblin, 1974; Kaufman, 1988; Smith, 1980) management decision-making models (Alden, 1977; Bakken & Bernstein, 1982; Blumfeld & Holland, 1971; Nkomo, 1988; Putnam, 1980) and economic accountability models (Dahl, 1987; Doughty & Lent, 1985; Kearsly & Compton, 1981; Levin, 1981; Odiorne1964; Rossi, Freeman & Wright, 1979; Spencer, 1984; Temkin, 1974; Weinstein, 1982). The discussion begins with Kirkpatrick's model, considered separately, as it is the classic model in the field of training evaluation. It is followed by a discussion of the systems/instructional design models, management decision-making models and concludes with the economic accountability models.

Kirkpatrick's Model

Donald Kirkpatrick first presented his ideas regarding evaluation of training and development in 1956. The model presented in 1956 remains essentially the same in 1987. In 1976, Kirkpatrick's model

Table 2

Training Evaluation Models

Model	Advanced organizers	Purpose	Typical Methods
Systems/ Instructional Design Models	objectives	to improve instruction	performance data vis-a-vis objectives
Management/ Decision-making Models	outcomes	to provide data for management decisions both internal and external of training	surveys, needs assessments, case study, ex-experimental, quasi-experimental
Economic Accountabilty Models	finances	to provide financial data about training activities, decisions & outcomes	cost-benefit analysis; cost-effectiveness analysis; human resource accounting

identified the steps for training evaluation as:

> 1. Reaction: How do the participants react/feel about the program?
>
> 2. Learning: What principles, facts, techniques were learned? What attitudes were changed?
>
> 3. Behavior: What changes in job behavior resulted from the program?
>
> 4. Results: What were the tangible results of the program in terms of reduced cost, improved quality, improved quantity, etc.? (p. 89)

In discussion of the model Kirkpatrick acknowledges the increasing complexity of each of the four steps. It is the model's purpose to show progression from participant reaction to results in the larger context of the organization. It is not completely clear how this is to be accomplished. The conceptual orientation toward outcomes has limited the feasibility of its use in more complex evaluation designs.

For example, in earlier articles Kirkpatrick (1975, 1976) cites studies that found behavioral and organizational change as a result of training. His most recent article (1987) cites no studies to support the model. He instead cites an article he wrote elaborating his philosophy of evidence versus proof (1977). While acknowledging these issues, Kirkpatrick has not altered his evaluative model to address the problems.

The focus of Kirkpatrick's model is outcomes. It is a difficult to classify the model in terms of the program evaluation models such as those outlined by Stufflebeam and Webster (1980). Nowhere does

Kirkpatrick address the issue of audience or purpose. It can be argued, that depending upon its purpose, the Kirkpatrick model could be classified as any of Stufflebeam and Webster's (1980) seven evaluation approaches : objectives-based, accountability, experimental, testing programs, information management systems, decision-oriented and/or accreditation/certification studies.

Kirkpatrick's model stood alone as the framework for training evaluation for many years. It is still the most referred to model in the training, development and instruction literature (Brandenburg & Smith, 1982). Birnbauer (1987) writes that the model remains valid because of its "comprehensiveness, simplicity and applicability to a variety of training situations" (p.53). An alternative argument might be that the state of training evaluation practice today may exist as a result of the over reliance on a model that is too simple and incomplete to successfully address the complex nature of effective program evaluation.

Instructional Design Approaches

In the 1970s general systems philosophy was becoming more widely used as a framework for training in both business and the military (Brethower & Rummler, 1976; Goldstein, 1980).

> The primary attributes of the systems approach to instruction are (a) specification of instructional objectives, (b) precisely controlled learning experiences to achieve objectives, and (c) criteria for performance and instruction. Secondary features include (a) feedback for instructional modification, (b) research to

determine program achievements, (c) a framework that recognizes interactions between instructional components, and (d) a recognition of the complex interactions between the training program and other characteristics of the organization including its selection system, management philosophy and government regulatory framework (Goldstein, 1980 p. 231-232).

These features provide the basis for the systems/instructional design evaluation models. While Kirkpatrick was not overtly influenced by this perspective on instruction, several of the systems/instructional design approaches have incorporated Kirkpatrick's model. The models are introduced chronologically, but can also be said to represent an evolution of the systems/instructional design approach to training evaluation.

Hamblin - 1974. In 1974 Hamblin published The Evaluation and Control of Training. Hamblin's book delves into the process of training evaluation and its relationship to the organization as a whole. While he takes a broader view of evaluation and its relationship to the organization than Kirkpatrick, his orientation is primarily on assessment of outcomes. He presents five levels of evaluation (a) reactions, (b) learning , (c) job behavior, (d) organization and (e) ultimate values. He defines ultimate values as profits or other ultimate criteria. Along with the addition of an outcome level Hamblin introduces the use of instructional objectives against which to measure. He also elaborates the idea of evaluation as a cycle, alternately affected by the stated objectives and the observed process of instruction and interaction. Hamblin (1974) provides a transition from Kirkpatrick's outcome model to the systems/instructional design approach, yet he does not emphasize the instructional rigidity of training to objectives.

Brethower and Rummler - 1976. Building on the four levels of Kirkpatrick's model and the recognition that training is a subsystem of the total organization, Brethower and Rummler developed an evaluation matrix that addresses: (a) What the evaluator wants to know about each of the levels (reaction, learning, behavior, results); (b) what might be measured, (c) measurement dimensions, (d) sources of data, (e) alternate data gathering methods, and (f) evaluation criteria.

The focus of this model is the systems/instructional design objective of evaluation for the improvement of instruction. The gathering of information to support decision-making by external audiences is not a primary consideration of Brethower and Rummler.

Smith - 1980. Smith elaborates the evaluation matrix of Brethower and Rummler (1976) for the purpose of enhancing both internal and external decision-making from evaluation results. He cites four problems that might result from use of the evaluation matrix (a) no data that are useful for decision-making, (b) unreliable data that are irrelevant to the decision, (c) untimely data, or (d) incomplete data. Smith suggests that certain other conditions be considered prior to evaluation. These are:

1. Accountability- someone above training requires that information be collected.

2. Priorities- that they be consistent with the activities conducted.

3. Decision-orientation- specific questions be addressed that can be answered yes or no in the evaluation.

4. Implicit goals- have to be identified and evaluator made aware of them.

5. Constraints- the amount of time available and other resources.

6. Problem causes- can problems in courses be detected?

7. Personnel- qualified evaluators must be available and given proper support.

8. Viable consequences- there be a consequence in the form of a concrete action produced as a result of the evaluation effort (p.74).

In this extension of the systems/instructional design approach Smith is linking evaluation to external decision-makers. He is also calling for the establishment of clear purposes for the evaluation and utility of the results. This is a connection not previously made in other training evaluation models.

Brinkerhoff - 1987. Brinkerhoff, while exhibiting similarities to other systems/ instructional design models, establishes a link between the theory of social science evaluation and the practice of training evaluation. The most notable distinction is a shift from specific outcomes (Kirkpatrick, 1976; Hamblin, 1974; Brethower & Rummler, 1976), to questions of process such as: why evaluate, when to evaluate and what will be the focus of the evaluation. The six stages of Brinkerhoff's model are (a) evaluate needs and goals, (b) evaluate HRD design, (c) evaluate operation, (d) evaluate learning, (e) evaluate usage and endurance of learning, and (f) evaluate payoff. The model is presented in a circular format with level six cycling back to level one.

In the discussion of his model, Brinkerhoff broadens the scope of training to human resource development (HRD) defining it as "improving individual or organizational performance through learning" (p. 5). He also defines worth as " the extent to which HRD produces value to the organization at a reasonable cost" (p.6). However, he sees improvement of programs as the primary purpose of evaluating HRD stating that:

> HRD programs that are systematically evaluated will be more successful, and systematic evaluation will create a data base from which the proof of argument can be readily constructed (p.6).

If training practitioners take the time to digest and use Brinkerhoff's model, plausible studies of training activity in business and industry will likely result. This is not to say that the complexities of the causal link between training, the organization and ultimate values can now be made, but rather that more attention to the process of attaining data for analysis rather than attention solely to the outcomes may greatly enhance understanding. While Brinkerhoff does not move completely away from attention to outcomes, his model is enhanced by a more thorough discussion of the evaluative process.

Kaufman - 1988. Kaufman's approach to training evaluation focuses on the clarification of means and ends by further defining each and articulating the resulting performance indicators. Kaufman defines performance indicators as "specifies the measurable evidence necessary to prove that a planned effort has achieved the desired result" (p.80) Such specificity of definition leads to a distinction of means--how something gets done from ends--the results, consequences, performance and payoffs. This distinction of means and ends is further elaborated into two specific performance indicators, results-oriented indicators and implementation-oriented indicators.

Means, from which implementation-oriented indicators can be drawn, focus on inputs (raw material) and processes (how-to-do-its) while ends focus on products (en-route results), outputs (the aggregated products of the system that are delivered or deliverable to society and outcomes (the effects of outputs in and for society and the community). Knowing these distinctions can help in the evaluation design. Kaufman goes on to define the most valid and reliable measurement scales for performance indicators as interval and ratio. He clarifies the relationship of products, outputs and outcomes to one another, suggesting that performance indicators should be incorporated into a chain that assesses all three.

Finally, it should be noted that this model, while linked to the systems/instructional design models, begins to overlap into decision-making and accountability models by defining its focus around the variables, not the training. In fact, this model suggests a variety of uses including job/task analysis and performance appraisal along with evaluation.

Management Decision Models

Management decision models achieve their distinction from systems/instructional design models in two key ways: (a) By stating the purpose of evaluation as aiding management in decision-making, and (b) by not focusing exclusively on specific training goals and instructional strategies.

In these models the focus is to aid decision-making, primarily by management outside of the training function. Six works are classified here as management decision models, Blumfeld & Holland (1971), Alden (1977), Putnam (1980) and Bakken & Bernstein, (1982), Carkhuff (1984) and Nkomo (1988).

As with most of the systems/instructional design models, these models also retain Kirkpatrick's four levels. Methodologically, Blumfeld and Holland (1971) focus on empirical data acquired through experimental design. Alden (1978) focuses the evaluation design on management concerns of effectiveness, efficiency and relevance defined through questioning and negotiation processes. Putnam (1980) stays close to the pragmatic aspects of the situation dismissing issues of rigor for situational utility and client satisfaction. Finally, Bakken and Bernstein (1982) attend to meeting decision-maker requirements while simultaneously addressing trainer/training issues through multiple designs and data gathering methods. These models, more than the systems/ instructional design models, define themselves by their purpose and methods than by their relationship to the instruction.

A more complex management decision model is that of human resources strategic planning (Carkhuff, 1984; Nkomo, 1988). In this approach, training is just one of many components in the strategic plan. As a result of the planning process, training's activities are directed and assessed by previously determined criteria. The means and methods of arriving at the plan include: environmental analysis, analysis of business objectives and strategies and an internal human resource analysis leading to a forecast of future human resource demand. Both quantitative and qualitative methods are suggested.

This approach relies on management theory and thought rather than systems/instructional design or social science program evaluation theory. With this shift comes a reorientation in how outcome variables are determined. The models currently used to evaluate organizational payoffs of training begin with the training and then seek employee activities such as productivity, skill levels, competencies, employee attitude, staffing levels etc. as criteria for assessment of the training (Paquet, et al., 1987; Weinstein, 1982). With human resources strategic planning, the employee activity objectives are defined and then functional area programming activities, (e.g. recruitment, selection, staffing, training and development, incentive systems) are identified to achieve the objectives (Nkomo, 1988). Training is just one of several strategies designed to achieve certain objectives.

This approach to training design, delivery and evaluation creates the possibility for more reliable data and meaningful results. Used in concert with instructional design models, more information could be gathered about training's role in an organization. Instructional design models would be used to evaluate the course, its materials, delivery and participant's learning based upon objectives. Human Resource Planning would place training in the larger context of organizational accomplishment by determining targeted outcomes and using training as only one of many tools to achieve these outcomes.

Economic Accountability Models

Economic accountability models focus on the outcomes of training and training decisions within an economic framework. All decisions are either crafted in economic terms or translated to economic terms for use in decision-making.

Many of the terms associated with the economic accountability models have been adapted from more traditional financial practices used in other areas of business and industry (Brandenburg & Smith, 1982). In some cases the application to training has been smooth; however in other cases there exists much debate about the usefulness and applicability of the method to training (Brandenburg & Smith, 1982). In this report return on investment (ROI), human capital, and cost justification models will be discussed after a brief discussion of suggestions on how to identify training costs.

Identification of Training Costs. The first step in every economic accountability or analysis models is determining the costs of training. While many agree that analysis of training costs is very difficult (Brandenburg & Smith, 1986) much has been written on how to define and determine these costs (Smith & Marcinuk, 1982; Spencer, 1984; Weinstein, 1982). The most comprehensive discussion is presented by Smith and Marcinuk (1982). Smith and Marcinuk include curriculum development costs, delivery staff costs, facilities costs, administrative/support costs and client organization costs, each replete with no less than three and no more than eight sub-components.

In addition to providing the most comprehensive list for determining costs, Smith and Marcinuk (1982) provide the following reasons for conducting such analyses. First, top management budget scrutiny requires higher return on the training investment; secondly, accounting assists in operationally defining training within the organization helping to detect inefficient practices; and third, line managers and other clients of training are more likely to see training value through economic analysis.

While much has been written on approaches to economic analysis in recent years, it is a relatively new approach to training evaluation, one for which most training professionals are not prepared (Lombardo, 1987).

Single variable approaches. Return on Investment (Barta, 1982; Dahl, 1987; Parker, 1976; Philips, 1983) and payback (Barta, 1982) are procedures used to review single training programs, projects or organizational efforts. These approaches do not require comparison to other alternatives.

Return on investment (ROI) is a calculation of the life of the training effort, the amount invested and cash flow after expenses. After finding the interest rate where the present worth of all cash flow equals zero, the ROI percent is compared against the company requirement. The payback approach calculates the length of time needed to break even by dividing the investment by the estimated annual savings.

Comparative approaches. Cost-benefit and cost-effectiveness (Kearsley & Compton, 1981; Levin, 1981; Rossi, Freeman & Wright, 1979; Temkin, 1974) are used to select one alternative from a number of choices. Cost-benefit analysis extracts benefits and assigns monetary values. With this procedure every factor, tangible and intangible, economic and otherwise, must be converted into monetary terms, although, common objectives between programs is not a prerequisite for its use. Obviously, the equation for calculation is somewhat complicated. It is generally suggested that this method be used primarily as a screening or forecasting tool rather than as a justification model.

Cost-effectiveness analysis is used for comparison of two or more activities which are intended to achieve very much the same outcome. This approach can account for tangible and intangible factors without converting them to monetary value. However, this analysis does not establish whether a training investment is worthwhile or not. It only establishes the potential costs and relative effectiveness among alternatives (Brandenburg & Smith, 1982). Again, like cost-benefit analysis, the equation is somewhat complicated. The chief benefits of cost-effectiveness and cost-benefit analysis are in the making of internal training choices, such as between various vendors or packaged programs and considering inputs with respect to outputs.

Designs and Methods

A research design is a plan which specifies the types of measures to be collected, the collection procedures, the data sources and the procedures for analyzing the data. Smith (1987) suggests that such a plan for training evaluation minimally include post-training job performance data and a sample of job performance unaffected by training. In this section evaluation designs and methods commonly referred to in the training evaluation literature are identified.

Quantitative designs

Equivalent comparison group designs are considered truly experimental because of the random assignment of treatment and comparison groups (Mahler, 1953; Parker,1976; Phillips, 1983; Smith,1987). Assessment of the groups behaviors can be undertaken before the treatment, after the treatment or both before and after.

Non-equivalent comparison groups occur when participants cannot be assigned to groups by random. This is considered a quasi-experimental design (Cook & Cambell, 1976; Phillips, 1983). Smith (1987) indicates that this design is useful and quite common in training evaluation, as random assignment is rarely possible in an organizational setting.

The reversal design (Brethower & Rummler, 1976; Cook & Campbell, 1976; Kazdin, 1973; Phillips, 1983) is also a quasi-experimental approach to training evaluation. Using one group, a treatment is administered, then removed and then reintroduced. Measurements are taken at each juncture. If the treatment is effective, performance will improve during its use, decline upon its removal and improve again when it is reintroduced.

The multiple baseline design (Brethower & Rummler, 1976; Cook & Cambell, 1976; Kelley, Orgel & Baer, 1984; Reber & Wallin,1984) is used when an intervention is introduced into an organization at different times in different places. All groups are measured during the introduction of a program. If the program is effective employee performance should improve shortly after receipt of the program.

The interrupted time series (Cook & Campbell, 1976; Salainger & Deming, 1982) uses repeated continuous measurement as an indicator (sales records, productivity measures, etc.) before, during and after a program is implemented. If the program is effective there should be an abrupt change in the measurement trend.

Quantitative analysis of various methods for gathering data, i.e. surveys, questionnaires, etc. also represent design alternatives for evaluation. In fact, they are the most commonly undertaken approach (Parker, 1984).

Qualitative Designs

Case studies present a wide range of qualitative data gathered through multiple methodologies (interviews, observations, document analysis, open-ended questionaires) to describe and illuminate the situation as a whole (Parker,1984; Stake, 1986). Unlike a predetermined and prescribed experimental or quasi-experimental methodology, a case study can respond to and adapt to the situation. Such studies are useful for understanding program implementation, program effects, and unintended outcomes not reflected in goal achievement.

The expert review (Parker, 1984) is undertaken to assess the value of a training program or department as a whole, rather than the performance of individual participants. Various types of experts, including accounting, instructional design and management might be used, individually or collectively as a team to evaluate training.

Closely akin to the case study and expert review is the organizational audit (Salinger & Deming, 1982; Smith,1987; Smith, 1979) Audits employ a variety of data gathering techniques and require a substantial investment of time and resources as they are typically conducted by people from outside the organization. This design is used to assess the entire training operation.

Benchmarking is the most recent design for assessing the production and direction of training operations. The term is most fully described by Guilmette and Reinhart (1984) who undertook a benchmarking assessment of administrative training at Xerox. Benchmarking analyzes what a company does against what its toughest competitors do. This entails setting parameters of what is done internally and then finding out what the competitors are doing, what others think about those activities, how much competitors are spending compared to what you spend and how they are reaching their goals. The greatest difficulty in using this approach is getting information from competitors. Theoretically, this approach helps to place the organization within a greater context.

Practices and Results

Surveys of practice and articles analyzing the state of evaluation practice often represent unpublished studies and reports. While this is a discouraging phenomenon for research, it must be noted that this occurs frequently where evaluation is undertaken, not just training evaluation. It is explained by Rossi (1981), as a result of the specific nature of the reports and the often poor quality and inadequacy of the findings.

In a review of the American Society for Training and Development (ASTD) and the National Society for Performance and Instruction (NSPI) literature from 1962-1983 , Smith (1984) found 714 articles mentioning evaluation of training. Of these 714 , 331 were evaluation studies. This represents approximately 15% of all titles published during those years. Articles included did not have to be specifically about evaluation. If evaluation was mentioned, the article was counted.

From 1962 to 1972 the relationship of empirical to opinion articles was approximately 2:1 with nearly half of these articles discussing research of programmed instruction. From 1973 to the present the relationship has shifted dramatically with nearly three opinion articles for every one empirical article. Interestingly, the number of empirical articles published in each ten year period was almost identical (1962-72: 167; 1973-1983: 164).

Fifty-eight percent of the articles over the twenty-two year period dealt with instructional program evaluation, 18% with evaluation methods, 14% addressed the training organization, 15% Instruction researc , 8% evaluation of non-training programs and 2% were concerned with trainee evaluation. The number of criteria reported per study has hovered consistently around 1.65 with the number of measures per study averaging around two.

Studies of retention (maintenance of learning overtime) have virtually disappeared since 1970, with few attempts reported prior to that time. While the use of performance tests have increased only slightly over time they do not represent more than 20% of the studies reported. Knowledge testing via paper and pencil tests are still the most frequent measurement found. In addition to the infrequent assessment of retention and performance, Smith also found that organizational value (benefits to the organization) has rarely been used as a criterion for evaluation of programs.

Use of research designs and methods show a sharp decline from the 60's to the 80's. From 1980-83 only 12% of the articles reported research conducted in the training setting.

While Smith's (1984) analysis of the literature represents the most comprehensive assessment of its sort, others have attempted to ascertain information about practice. Catalanello and Kirkpatrick (1968) surveyed 154 firms on the "state of the art" of training evaluation and Kirkpatrick (1978) repeated the survey ten years later. Ball and Anderson (1975) surveyed four types of organizations, Department of Defense (N=42), other federal agencies (N=33) state and local government agencies (N= 27) and the private sector (N=40). Brandenburg (1982) reports on two surveys of 50 trainers regarding evaluation practices. These studies represent analysis of unpublished evaluation reports and practices.

In each of these studies participants were found to be the main focus of the evaluation. Ball and Anderson reported that 69% of the programs had been evaluated with the purpose of improvement and occasionally to assess impact. Brandenburg (1982) in surveys of sales trainers and educational technologists, found evaluation was used to improve the training program while providing feedback to program planners and management.

Measures of reaction (participant acceptance) and learning are used far more than external measures such as job performance and organizational results. (Parker, 1984) This corresponds with Smith's (1984) review of the literature. The studies reported designs using primarily observation of a single group (Ball and Anderson,1975). Catalanello and Kirkpatrick (1968) found only one control group study out of 110 respondents. Similar findings were reported by Kirkpatrick (1978) when he repeated the survey ten years later.

Smith's 1984 review of the literature and the few attempts to assess the "state of the art" of training evaluation practice (Ball & Anderson, 1975; Brandenburg, 1982; Catalenello & Kirkpatrick, 1968; Kirkpatrick, 1978) suggest that little is truly known about the field. What is known suggests that practice in training evaluation is limited. Short term indices (attitude toward class, immediate learning) are most frequently used. Long term or larger sphere effects are rarely measured.

Before discussing published study results, certain limitations of such a discussion must be interjected here. The reporting of evaluation study results in the training, development and instruction literature over the last ten years has been minimal. In addition, the format and reporting styles of the journals do not provide adequate information regarding evaluation design, sampling frame, data gathering methods, analysis procedures or statistical results. As a result, the analysis presented is based on incomplete study reports. This is not to say the reports or studies were incomplete but the published accounts do not include enough data to make accurate assessments.

Twenty studies, specifically addressing evaluation were found. The criteria for selection were that the study had to be specifically reporting results of a deliberate training evaluation. The criteria were more precise than those used by Smith (1984). Three of these studies are considered "benchmark" studies as they were written prior to the publication of Kirkpatrick's model in 1956. They represent early attempts at experimental or systematic evaluation. All three developed and used attitudinal scales to assess the impact and fit of training to the workplace (Castle, 1952; Hazeltine & Berra, 1953; Hedrick, 1955).

Of the remaining seventeen studies, seven reported evaluation of job performance or behavior (Blakeslee, 1982; Byham, 1982; Gustafson, 1977; Moore, 1984; Smith, 1978; Smith, 1979; Swierczek & Carmicheal, 1985), five report on training department issues such as curriculum (Alden, 1977; Fisher & Weinberg, 1988) trainers (Caldwell & Marcell, 1985) evaluation practices (Smith,1980) and training professionalism (Peterson, 1977). Three report on trainings impact on organizational results (Desatnick,1982; Paquet, et al. 1987; Wise & Zern, 1982) and only two report evaluations of attitudes or learning

(Preziosi & Legg, 1983; Stump, 1987). Twelve of the seventeen studies use multiple methods for gathering data, five studies used control group, pre/post designs while others used pre/post designs or post hoc designs to assess change. Smith, O'Callaghan, Corbett, Morley and Kamradt (1977) conducted a meta-evaluation which consisted of document review and analysis only. Cladwell and Marcell (1985) used an observation scale to assess trainer performance.

Analysis of the data ranges from percentage of change, to correlations, t-tests, ANOVA and multiple regressions. Three studies did not report results. The remaining studies reported positive results, with varying degrees of detail and levels of significance. There is extreme variation in the focus of the evaluation. The seventeen studies focused on seventeen different objects for evaluation ranging from a single one day course to the entire training department's offerings over several years time. The methods, designs and analysis varied nearly as much.

While the data reported were rarely complete, the studies were more comprehensive than expected. Careful analysis, as indicated by several authors, points up weaknesses in the studies and the claims of cause and effect are suspect. Most of the studies begin with a training program or product and construct instruments and measures from the training program design or purpose for evaluation. The degree of fit is often vague and the access to the data, particularly as it relates to job performance is limited. Two studies stand out for their degree of innovation and the legitimacy of the claims, one evaluating training and organizational results and the other training and job performance.

McDonalds Restaurants. Desatnick (1982) describes an effort at McDonalds to solve high turnover of managers in retail stores. In cooperation with other HRD professionals, the training department analyzed the problem, its component parts and generated possible solutions. Prior to implementation of the plan they set goals for the program. The goals were (a) to reduce turnover from 52% to 34% in a 2 1/2 year period, (b) to improve the interview-to-hire ratios from 10:1 to 6:1, (c) to attract quality candidates who remain with the company, and (d) to develop new competencies in personnel managers' interviewing skills.

Two problem areas of the country were selected for a pilot program. Top management support was garnered by computing dollars budgeted and spent on recruiting. If turnover could be reduced to 34%, the savings would be $360,000. Implementation of the program included the development of a new store manager profile, a new program for recruitment/selection, interviewing and hiring, and a training program to support this new process. Costs of this were not presented. The goals were met and the program was expanded to the entire country and incorporated into a larger human resources planning program which resulted from this effort.

AT&T. In its continual effort to maintain peak performance AT&T has developed the Job Performance Evaluation (JPE) for assessment of many of its job functions and their on-the-job training efforts. Gustafson (1977) reports on the JPE use with telephone operators.

Assessments are made twice daily of each operators performance. Background and employment information is known for each operator.

Based upon already gathered data, a performance target of 65% to 95% is set for rate of growth for new hires. Variation from that target over a six month period of time, in the four sites used in this study, indicated a problem. The problem was identified as less than adequate training at several of the sites. The training approach was revamped and the performance statistics reflected the change. While the article links training and performance, it also speculates that more global conclusions might be justified. It is, however, impressive in its methodology, reporting and conclusions.

Barriers to Evaluation

This fairly extensive review of reported evaluation study results suggests that the capacity for and commitment to quality evaluation exists in some companies while not in others. Additionally, the necessary skills for quality evaluation do not seem to be present in the training departments of many organizations (Brandenburg & Smith, 1986; Holcomb, 1987; Lombardo, 1987). Other barriers to effective evaluation include a short-term orientation, lack of incentive (i.e. senior management does not want or require such data), lack of access to critical data for effective evaluation, time and cost expenditures versus perceived gain, inability to control the environment and the rapid changes that impact the environment (Lombardo, 1987; Holcomb, 1987; Brandenburg & Smith, 1986).

None of the reports analyzed give a picture of the relationship of training to the entire organization. The overall impression of training evaluation, as a result of this analysis, is one of disarray. Since the

1950s authors have been saying that training better prove its worth to the organization or it will be gone (Castle, 1952; Goodacre,1957; Mahler,1953). The cry appears to be rising again (Brandenburg, 1982; Brandenburg & Smith, 1986; Doughty & Lent, 1985; Goldstein, 1980; Hennecke, 1988; Miniroff, 1988; Russ-eft & Zenger, 1985; Smith, 1985; Zenger &Hargis, 1982) but the quality of reported work in the area of evaluation does not appear to be on the increase. The tools and techniques available to training professionals are expanding, but their increased use is not evident in the journals of the field. It appears that faith remains the greatest evidence and motivation for training in American business and industry.

Implications for the Study

Effective and useful training evaluation could benefit by becoming more closely linked to management thought and theory and less reliant on systems/ instructional design models of evaluation. In such a circumstance, systems/ instructional design models could be used for the express purpose of improving instruction. The larger issues of training evaluation within an organizational context would be guided by a closer link between management planning, HRD planning and training activity. Criteria for assessment of training efforts would be developed in conjunction with the problem to be solved and the end to be achieved.

The success of evaluative attempts to link training activity to profitablity may lie in using comprehensive human resource planning strategies with carefully planned and executed tracking strategies for previously defined criterion referenced objectives that are organizationally sanctioned. Such a collective and comprehensive approach to activity and criteria planning is likely to yield more reliable data for making value claims related to profitability. A greater understanding of the underlying belief system influencing training practice and evaluation, particularly in management training, would be beneficial.

Perhaps the most critical aspect of evaluation design is deciding the purpose of the evaluation and the primary audience of the evaluation. Such decisions frame the nature of the work and help in choosing the appropriate model, design, data gathering , analysis and reporting methods. In her analysis of 41 training evaluation articles Parker (1984) found that program installation, program modification, program continuation, expansion, or contraction and evidence to rally support were the most frequently stated purposes.

Such diversity of purpose, influenced by context, audience, resources and expectations, makes it very difficult to seek "the" means of evaluation and stick to it. Diversity should not be an excuse for inactivity and lack of communication. Greater use of evaluative practices could enhance the position of training and development in business and industry.

The fact that evaluative practice is low and poorly reported suggests that more information about training's relationship to the organization would be useful. In addition, more information about the contribution of training and its benefit to the organization would also be beneficial. This review suggests that attempts at gathering hard, objective data have often been less than successful. This study, seeking information from a different perspective, will generate new information and thus contribute to the knowledge base about management training in the banking industry.

CHAPTER III
RESEARCH PROCEDURES

This chapter describes the methodology utilized to accomplish this study. The chapter is divided into four major sections: instrumentation, the pilot study, data collection and preparation, and statistical procedures.

Instrumentation

Item Selection

This exploratory survey research study was initiated as a way to more clearly understand training-affiliated and non-training-affiliated managers beliefs about the positive outcomes of management training in the banking industry. In the actual process of instrument development, item refinement and format decisions occured simultaneously, however, they will be described seperately.

A study of this nature required a large pool of possible items to be considered for the survey. In this particular research the items were generated from three sources: (a) a careful review of the literature on training and development, management development, bank training, and training evaluation; (b) indepth interviews with financial service executives and training professionals, and (c) a brainstorming session with graduate students enrolled in the Adult Education program at Syracuse University.

Literature Review

A thorough review of the literature on training and development, management development, bank training, and training evaluation was undertaken. Each article was reviewed for items answering the question, "Why should training exist?" This process yielded 212 potential items for the survey.

The literature on training and development provided items relating to many types of training, from technical to executive training. The training evaluation literature also included many types of training. Although, the training evaluation literature was more descriptive of the evaluation process it contained a limited number of articles reporting evaluation results that illuminated why training was undertaken and the results of such training.

The literature on management development narrowed the focus to management personnel. Items were included if they referred to outcomes of activities sponsored by the training department. The outcomes of other development activities were not included. Finally, the bank training literature narrowed the review to a particular industry, including the types of training within that industry.

This review of the literature was extremely broad. Items were included if they referred to education and presented some explanation, reason, outcome or objectives for the activity.

Indepth Interviews

A total of 37 interviews were conducted over a five-month period with twelve financial services executives, ten financial services training professionals, five management consultants to Fortune 500 companies, four Syracuse University professors, a Cornell University professor, a retail training professional, a manufacturing training professional, a newspaper executive, a school district administrator, and an advertising executive. This sample consisted of seven women and thirty men.

The interviews focused on the interviewee's perceptions and beliefs about the practice and contribution of training. Some interviews related training directly to the individual's organization while others were more theoretical in nature. To allow the interviewees to express themselves and their ideas freely, the interview purposely began with a discussion about training in general. As the interview proceeded, the topic was narrowed specifically to management training, focusing on what the interviewee thought management training to be. Also, beliefs and perceptions about the contribution and purpose of management training were discussed specifically.

The tapes of these interviews were reviewed for any statement representing a belief about training. Statements referring to who, what, where, when, why or how training exists were included as an item. This process yielded 329 potential items.

Brainstorming

As the final step in the item development stage, a brainstorming session was held with a group of five graduate students in Adult Education. The purpose of this session was to gather ideas regarding training and development from a group of people with an understanding of education:l principles who were not directly involved in training and development at the time. This session resulted in a list of 61 potential items for the survey.

Item Pool Refinement

Items were generated from these three sources-- literature review, indepth interviews, and brainstorming-- until a saturation level was reached. The end result was a potential item pool containing 602 items

The item pool, once generated, underwent numerous refinements as the focus of the study narrowed. The first draft of the item pool was simply a list of sentence fragments, coded to identify the source of the item (i.e., interview, literature, brainstorming session). This listing was reviewed for items that were exact duplicates or semantic equivalents. Following the elimination of these items, 310 items remained.

Next, items that included general subject similarities were grouped together under broad headings. For example, items touching on the notion of culture or change were grouped together under that heading. It is important to note that these categories were created only for the purpose of recognizing possible item redundancy. There was no attempt to achieve balance among these loose categories, as to do so would undermine the exploratory nature of this research. The process of item reduction began at this point.

The 310 items were reviewed, moving from the larger construct of training to the more narrow construct of management training. Based upon a review of the literature and the common understanding expressed in the interviews, management training was defined as planned learning events, primarily classroom-based, directed to middle and upper level managers provided. This definition required exclusion of any items that referred specifically to supervisory or executive development training. In addition, this criterion removed items that referred solely and specifically to other types of training, such as technical training, sales training, teller training and business-related training. Following this process 261 items remained. Next, normative items (should, ideal) regarding design, personnel, delivery times and participants were eliminated leaving 223 descriptive items.

Continual review of the items brought recognition that outcomes, the effects management training has, were the focus of this research. The tradition, intent, and purpose items, each expressing some notion of purpose, either historical, contextual or political, became apparent as separate from results. They expressed a distinctly different permutation of "Why provide training" such as, "because the boss wants it" and "to provide paid vacations." While important, these are different from results, which is the focus of this study. Removing everything but outcomes left 154 items.

These remaining items were submitted to a rigorous analysis and critique. Each item was examined against the following criteria, expressed here as questions: (a) Did the item refer to an outcome? (b) Did the item apply to management training, and (c) Did it refer to a positive outcome? Items that did not meet all three of these criteria were eliminated or reworded. This process is described in detail below.

Analysis of the item pool was done by the researcher and her advisor, supported by several sessions with a group of three to four graduate students. In a typical session, copies of the item pool were passed out to the group. Each section of the item pool was reviewed by each individual and then by the group as a whole. Items that were agreed upon as not meeting the criteria were eliminated. Items that met the criteria but seemed unclear were retained for review and analysis at a different time. These unclear items were reviewed by the researcher between sessions and were the first items addressed at the next session.

Item review sessions lasted no longer than 90 minutes. Sessions of greater length were too fatiguing and could have lead to unclear decision-making. As a result, the number of items reviewed in each session was limited. While session length remained relatively constant, the complexity of items reviewed varied from session to session. During some sessions fewer items were reviewed. Five item review sessions were held prior to field testing a draft of the instrument. In session one, 11 items were eliminated. Session two eliminated 17 items, session three eliminated 37 items, session four eliminated 15 additional items, session five eliminated 8 more items, leaving a total of 63 items on the first draft instrument.

After this comprehensive reducing process a draft instrument was developed containing the 63 items remaining. Several drafts of the instrument were reviewed by different test groups. The first four drafts of the instrument did not lead to any items being removed, as other format decisions were being made.

On the fifth draft instrument, five respondents were asked to respond to the instrument as if they had received it in the mail and to critically review the items. As a result, the following five items were removed for the stated reasons. (The abbreviation MDT= Management Development Training; decisions about its use will be described in detail later in this chapter)

1. " MDT introduces newly appointed managers to the expectations of his/her managerial peer group" was deemed to be cumbersome and redundant with "MDT socializes managers into the organization."

2." MDT makes managers feel a part of the organization" was also noted by respondents to be awkward and could be considered as redundant with "MDT socializes the manager into the organization."

3. "MDT helps maintain organizational stability" was perceived as vague. Other aspects of stability were represented in items addressing the reduction of turbulence due to manager turnover, reducing employee turnover and absenteeism.

4. " MDT exposes managers to experts they otherwise wouldn't know" was eliminated as solely descriptive, not expressing any result or positive outcome.

5. "MDT increases mutual understanding among managers" was removed as being a concept redundant with items addressing peer communication, friendships and teamwork.

These item decisions were the last item level changes made prior to conducting a more formal pilot study. The next section elaborates other changes made in the instrument prior to the pilot study.

Survey Format

A first draft of the survey was developed consisting of a brief introductory paragraph explaining the study and providing a definition of management training followed by directions on how to complete the survey. Sixty-one items referring to positive outcomes of mangement training followed the directions. Ten background items were also included in the survey. Seven of these items were descriptive of the individual (sex, age, position, years in that position, years in management and years with the organization) and were selected for their possible relevance in distinguishing differences regarding beliefs held about the positive outcomes of management training in the banking industry. Three of the items were descriptive of the organization (organizational division, number of employees in the division and number of employees in the corporation) and were selected to describe and differentiate the responding sample. Organizational size, division size and the types of divisions represented confirm the accuracy of our mailing procedures.

Five draft instruments were tested prior to the survey instrument's being tested in a more formal pilot study. Issues addressed in these draft versions of the instrument were (a) the wording of items, (b) the development of a scale and (c) randomization versus assigned ordering of items.

Item Wording

In an effort to be clear about what was being requested by each item on the instrument, two separate prefaces were tested. The two prefaces were "I believe..." and " Management development training...". For example, in one draft items read: "I believe management development training improves the performance of managers." In the other draft the items read "Management development training improves the performance of managers." The two forms were given to six respondents, three graduate students, two trainers and an executive. Only one respondent preferred the " I believe" statement , indicating that it allowed him to state his beliefs about the ideal of management training, rather than reporting what his experience with managment training actually had been. The remaining five respondents preferred the statement without the "I believe" preface. They found responding was easier and less confusing. The believe preface caused the respondents to question what was being addressed by the instrument. The direct statements did not cause such a response. Thus, direct statements of the positive outcomes of management training were retained for additional drafts and the pilot study.

An additional issue emerged in the testing of these prefaces -- the use of the acronym MDT for management development training in the items. The suggestion was made to write the prompting question at the top of each page as: "To what extent do you agree with each of the following statements about management development training?" By doing this, each statement could begin with "it" and proceed with the statement. This was tested in instrument draft four and found to be inadequate. Those who responded to revised draft four found the continual reference to "it" uncomfortable. The recommendation was made to retain the prompting question at the top of each page as it was and add MDT in parenthesis after management development training. With this prompt it was suggested that each statement begin with the acronym MDT. This configuration was used in testing draft version five and the pilot study.

Development of a Scale.

Several different scales were used during the development of the instrument. The following is a summary of the major scales tested and the final scale selected for the pilot study.

The first draft instrument used a 4-point scale. Each respondent was asked to read the statement and indicate the degree to which that statement reflected their belief. The scale used in the initial draft was "NOT AT ALL what I believe" = 1, "SOMEWHAT what I believe" = 2, " NEARLY what I believe" = 3 and "EXACTLY what I believe" = 4.

The instrument was given to three executives, two trainers and three graduate students for their response. The reaction to the scale was negative. Only one person suggested use of the scale, indicating that he felt important because his opinion was being asked for; however, the remaining five respondents found the scale arduous. One respondent indicated that the scale did not reflect how persons actually think about their beliefs. Another indicated that the "not at all" and "exactly" were too strong relative to the term believe, indicating that she could not support those descriptors about any of her beliefs. One respondent used the scale in the opposite way it was intended with 1 equalling "exactly what I believe" and 4 equalling "not at all what I believe." Overall, the scale was deemed inappropriate.

A second scale of disagree to agree was developed and tested. The scale read Disagree=1 , Slightly agree = 2, Moderately agree = 3 and Strongly agree = 4. Those who tested this scale found it overly slanted to the positive. To remedy this, the scale was revised to read Strongly Disagree = 1, Disagree = 2, Agree = 3 and Strongly Disagree = 4. This scale was used on draft instruments four and five and on the pilot survey.

Randomization versus Assigned Ordering.

Randomization of items on the survey versus assigned ordering became an issue when respondents to the third and fourth draft instrument questioned the validity of their own responses when a random item assignment of survey items was used. They found themselves unsure of their responses, and confusing the items for one another. As a result they became frustrated with the instrument, often commenting that had they received it in the mail they would not have completed the survey. Several of the same respondents completed the fifth draft instrument along with three new respondents. In this draft, similar items had been clustered together (e.g., keeps managers informed of new management trends, helps managers understand management theory, etc.) The respondents felt their responses were a more accurate reflection of reality with the clustered format. This allowed for an easier comparison between similar items (e.g., management training enhances communication from managers to executives, management training enhances communication from executives to managers) and clarified individual items. Respondents completed the survey instrument with less difficulty. While such a decision might lead to response set bias--possibly influencing instrument validity, complete randomization lead to a higher rate of non-compliance with the likelihood of significantly influencing the response rate.

Pilot Study

A pilot study was conducted to obtain input on the instrument from a sample of financial service non-training-affiliated management personnel and training-affiliated personnel similar to those of the actual study sample. Also the pilot study was undertaken to test the item adequacy and reliability of the instrument.

Data Collection Procedures for the Pilot Study

A special pilot version of the survey was constructed for the pilot study with special instructions. A copy of the instrument can be found in Appendix A. The survey was sent to seventeen of the original interviewees, nine executives and eight training professionals representing eight organizations-- six banks and two insurance companies. These individuals were requested to read and comment on the cover letter (Appendix B), complete the survey themselves and ask three or four colleagues or members of executive management to complete the survey as well. The letter was sent on December 15, 1988, with a return request date of January 5, 1989. As this request came at a busy time in the financial services industry, recipients were given the option to return the surveys uncompleted. A copy of the request letter can be found in Appendix C. Every person was sent 4 surveys each with an individual self-addressed unstamped envelope attached in which the respondent could place the completed survey. It was expected that each respondent would return the completed survey to whomever had given it to them in their bank. The envelope was self-addressed in case the repondent chose to send the survey back on their own. A larger stamped self-addressed envelope was provided to the original interviewees for returning the completed surveys together. Two IBM training professionals, an insurance company executive and a stockbrokerage executive were also given individual surveys to be completed. A total of 72 surveys were distributed for the pilot study.

Sample for the Pilot Study

Of the 72 surveys distributed for the pilot study, 39 were returned before the analysis date of January 5, 1988. Twenty nine of the surveys were completed and ten were not. The respondent sample had a mean age of 40, had been in their present position 2.5 years, with the organization 10 years and had 14 years of management experience. Of the sample, 51.7% were training-affiliated personnel and 48.3% were non-training-affiliated management personnel. Men comprised 70% of the sample while women made up the remaining 30%. The entire sample had some college education with 45% having completed a master's or doctoral degree.

The mean organization size was 7182 employees with a mean divisional size of 764 employees. These organizational size numbers should be regarded as suspect. Review of the figures suggests tremendous imprecision in the response, with total organization figures less than divisional figures in at least three cases. Respondents did not uniformly interpret the meaning of the question. The changes made as a result of this will be discussed under statistical analysis.

Data Analysis for the Pilot Study

Two types of data were gathered from the pilot study (a) qualitative comments and (b) data as a result of statistical analysis of survey responses. The outcomes and implications presented first are a result of the qualitative comments. The statistical analysis implications will be presented last.

The surveys were checked for written comments. Some respondents were contacted by telephone to solicit a more detailed response to the cover letter and the instrument. As a result, the following changes were made to the letter and the instrument.

Outcomes of the Pilot Study

Letter to Executives and Trainers. The survey was sent with a cover letter. A sample cover letter was sent to the seventeen previous interviewees who were part of the pilot study. They were asked to comment on the letter, indicating whether they would have responded had they received it in the mail. The first two sentences of the letter read "Have you ever had doubts about the amount of money spent on training? Do you ever wonder what that money is buying?" These sentences were included to focus the readers attention to the outcomes of management training. Five of the seventeen respondents removed these first two sentences. Two commented that the sentences created a negative bias. The letter now begins with what was originally the third sentence: "Last year over $39 billion was spent by business and industry on training, much of it on management training activities." The second sentence now reads, "Such an investment suggests that there is an expectation that training is making a contribution to the organization."

A second comment from an executive addressed the notion that training may "influence the effect but is not the only factor." He went on to elaborate that achievement of the positive outcome stated in the survey items may be influenced by training, but are not likely to be achieved simply by training alone. To better incorporate this notion in the introducing the survey to the recipients, the sentence in the letter which read " The Management Development Training Study has been initiated to discover what decision-makers in the financial services industry believe to be the positive outcomes of management development training." was changed to " The Management Development Training Study has been initiated to discover what positive outcomes decision-makers in the banking industry believe management training may influence."

One respondent commented that the executive summary ought to be offered only to those who participate in order to increase the response rate. While this might be true, it did not seem appropriate given considerations of anonymity. However, the sentence referring to the summary was changed from "An executive summary of the results will be sent to all individuals on our mailing list." to "An executive summary will be sent upon completion of the study."

Terminology and Definition. As previously pointed out in the literature review, there is some ambiguity regarding the various terms applied to management training. Several people recommended that "management development training", the term used in the pilot study, was too amorphous a term. Follow-up phone conversations indicated that "management training" would be a clearer term conveying a more precise meaning and mental picture for the respondents, non-training-affiliated and training-affiliated alike. As a result, the term, "management development training" was changed to "management training" in the cover letter, in the survey, the introduction, the directions and all survey items. The definition of management training was elaborated to incorporate respondent comments.

The pilot study definition read: " Management development training is defined as planned learning events, primarily classroom based provided to middle and upper level managers." This wording was used to try and capture the many possible levels of middle management, particularly in the larger banking organizations. Several respondents commented that the definition could be more clear with respect to middle and upper level management. Additional review of the literature indicated that middle management training is an often used descriptor when talking about training and development (Lusterman, 1985; Ralphs & Stephan, 1986; Sherwood, et al., 1983; Stephan, et al.,1988). To maintain consistency with the literature and to respond to the issues of clarity raised by the pilot study respondents the definition was reworded to : "Management training is defined as planned learning events, primarily classroom based, provided to middle management." Follow-up phone calls with those who expressed the concern found unanimous satisfaction with the term middle management, particularly in concert with the other definitional changes made.

A third set of comments addressed the content of the training being provided. While a study of this nature could not fully prescribe the nature of the content, the definition could make the content more clear. Additionally, the skills and developmental distinction in management training have been found by some to be a matter of timing and not necessarily a matter of content (Bernhard & Ingols, 1988; Bolt, 1985; Lusterman,1985; Mahoney, 1980; Sherwood, et al. 1983). Thus, the definition now reads "Management training is defined as planned learning events, primarily classroom based, including both specific skill and general development content provided to middle management."

Research Focus. While it appeared that the research focus was very clear, two respondents aptly pointed out that the concept of management development training was being treated as an abstraction, not sufficiently rooted in any specific experience. One respondent (a training professional) went on to say "I'm very conscious of how widely varying the actual practice is, and what's true of my work may not be true of many others' work. To answer such generalities about such a general category topic robbed the issues of a lot of meaning for me." These comments pointed out that the directions and statements on the survey did not accurately convey that respondents were to base their responses on their actual experience in their present organization. To remedy this concern and provide greater control over what respondents were referring to, two changes were made. First, the directions were changed to read "Please read each item and indicate the extent to which you agree or disagree, basing your responses on what you have observed in your own organization." In addition, the phrase "in your organization was attached to the prompting question at the top of each page. It was changed to read "To what extent do you agree with the following statements about Management Training in your organization?"

Directions. There was comment from one person that the confidentiality promise was a bit overstated. As a result the statement, "Be assured that the confidentiality of your responses will be rigorously protected and that your anonymity is guaranteed," was changed to "Be assured that the confidentiality of your responses is guaranteed."

The directions contained no remarks regarding what to do once the survey was completed. If the cover letter and the instrument were to be separated, this could become a problem. To remedy this the following line was added to the end of the survey: " The staff of the Management Development Training Study thanks you for taking time to complete this survey. Please place the survey in the stamped self-addressed envelope provided and send it to us."

Comments. Two executive respondents requested that room be included for comments. After much thought it was been decided to include a comments section following the background variables section. This allowed for expression of additional ideas and situational diversity that individual respondents felt the need to express.

Scale. A number of people said they had a difficult time deciding to agree or disagree as the choice point was too abrupt. One person suggested a neutral category. This was not selected as an option because providing a neutral category would dilute the necessity to make a choice on the scale provided, allowing for difficult decisions to be avoided. Instead, several respondents suggested a broadening of the scale to include less definite options. This seemed advantageous, therefore, the scale was increased to a six point option adding "slightly agree" and slightly disagree".

Items. Very few comments were made regarding specific items. Two resulted in item level changes. First, a respondent questioned whether the objectives referred to in item 20 were corporate level objectives. Thus, Item 20 which read "MDT helps the organization to achieve its annual objectives" was edited to read "Management training helps the organization to achieve its annual corporate objectives." Item 30 was addressed in the second comment. There was some question about the long term and short term nature of the profits being addressed. To remedy this, the corporate profits item was split into two items referring specifically to short and long term profits. Item 30 which read "MDT increases corporate profits" was edited to read "Management training increases short-term corporate profits." "Management training increases long-term corporate profits" was added and became item 31.

Statistical Analysis of the Pilot Data. The data were analyzed using the statistical package SAS. All data were coded and entered as a data set. To test the adequacy and reliability of items in the instrument, a variety of statistical procedures were performed: (a) response frequency tables, (b) item means, and (c) inter-item correlations. In addition, coefficient alpha was calculated.

Frequencies were run to examine the variance of each item for possible faults. Items were examined if 70% or more of the responses were found to reside with one choice. Five items fit this description. They were, (a) item 1: "MDT improves the performance of managers"; (b) item 16: " MDT increases the versatility of managers"; (c) item 17: " MDT helps managers approach problems in a more flexible manner"; (d) item 46: "MDT encourages managers to take an active interest in their subordinates"; and (e) item 49: "MDT familiarizes managers with the organization's expectations of managerial conduct." After further review and analysis it was decided that each of these items were legitimate and that the responses happened to reside on one number. It did not appear that this was a result of the items themselves. In addition, item means were run to assess the general tendency of responses. While these same items had a high level of agreement, there was sufficient variance for retention. Thus, under this analysis, all items were retained.

To identify possible item redundancy, inter-item correlations were run. Examination of the results led to the exclusion of one item. Item 41 "MDT helps managers adapt to structural changes within the organization" and item 42 "MDT helps managers feel comfortable with organizational change" correlated at .76. Further review suggested that feeling comfortable with organizational change is one way of adapting to change. While structural change is only one kind of change, there could be other types of organizational change. As a result, items 41 and 42 were collapsed to read "Management training helps managers adapt to organizational change." All other items were found to be sufficiently distinct to be retained.

The internal consistency of the scale was determined by computing the coefficient Alpha. The observed Alpha was .95, indicating that the instrument is highly internally consistent.

The responses to the pilot study provided a balanced sample of non-training-affiliated (48.3%) and training-affiliated (51.7%) respondents. Although we could not strictly generalize from this, it suggested that the survey could be completed by both populations.

Finally, the coding of the background variables pointed out a difficulty in interpretation. Item 66 read "Number of employees in your division?" and item 67 read "Total number of employees in your organization?" The majority of respondents interpretted the questions as intended. However, some interpreted both of these to be subsets of the larger company, reporting very small numbers. The intention of these items was to gauge the size of the respondents work area and the size of the total company. For greater clarity the last two background variables were changed to, "Approximately how many employees are in your division?" and " Approximately how many employees does your total corporation employ?"

Data Collection and Preparation

Overview of the Final Survey Instrument

With the addition of the comments section, the final survey instrument consisted of three sections. The first section contained 58 items describing positive outcomes of management training. The second section contained nine background variables focusing on the individual respondent (sex, age, position, years in that position, years in management, years with the organization) and the organization (organizational division, number of division employees, number of company employees). The third section allowed room for additional comments. The survey instrument can be found in Appendix D.

Sample Frame

The sampling frame for the research included the directors of training and the top retail/consumer banking executive in banks listed in Polk's Bank Directory (1988) which report assets of one billion dollars or more and are located in the United States and its territories. Retail/consumer banking was selected for its relationship to the general public, its large population of managers and its heavy reliance on bank-provided training for management development. Three hundred and thirty eight (338) banks met the criteria. This provided a total sample of 676. One hundred percent of the sampling frame was used as the sample in this study.

Initial, Follow-up and Final Mailing

Surveys were sent in personally addressed envelopes to each top retail banking executive as identified in Polk's Bank Directory (1988). Directors of training in the same banking institutions received the survey in the mail addressed to Director of Training. Adequate information was not available to personally address correspondence to the director of training. Getting this information required phone calls to each bank. This effort was not seen as commensurate with the possible increase in response rate that might have resulted.

The first mailing was sent January 27, 1989. The letter (Appendix E) introduced the goals of the study and encouraged each recipient's participation. A follow-up mailing was sent to all non-respondents on February 12, 1989. The accompanying letter (Appendix F) argued for the importance of and need for this research. The final follow-up mailing (Apendix G) was sent to all non-respondents on February 23, 1989, in a memorandum form with the heading, "An Urgent Reminder." Included in this memo was the fact that the researcher had worked in the banking industry and was aware of the busy schedules, but that this research could have profound implications for the training activities in the banking industry. In addition, a FAX phone number was included to provide an additional option for response. Two completed surveys were received via FAX.

Response Rate

A total of 297 responses were received. The raw response rate was 43.9% . The adjusted response rate (adjusted for returned and undeliverable surveys, totaling 13) was 44.7%.

This study sought the beliefs of non-training-affiliated management personnel and training-affiliated personnel in the banking industry. Several of the non-training position areas identified in Polk's Bank Directory (1988) varied from bank to bank. The areas selected as comparable were: retail banking, individual banking, branch administration, community banking, general banking, consumer banking and consumer/private banking. In reviewing returned surveys, it became apparent that, while the return rate among those surveys mailed to executives and those mailed to training directors was quite even, in some cases the survey had been passed on to someone in training, human resources or a middle management assistant. To more fairly describe the sample for comparison purposes, a new dichotomous variable, "training affiliation" was created. To classify the respondents as training-affiliated or non-training-affiliated the various respondent job titles and division names were reviewed. Any title or division that mentioned training, management development, or organizational development were coded as training-affiliated (N=144). All others (N=144) were coded as non-training-affiliated. Four surveys could not be classified as either training or non-training-affiliated because they provided insufficient job title and division information. These four were counted as part of the total and were used in the factor analysis but are not part of the subsample analysis. The full list of job titles can be found in Appendix H.

Table 3 presents continuous variable descriptive data regarding the total sample. There are slight variations between the populations on each of the descriptors with non-training-affiliated personnel being older and more experienced than training-affiliated personnel. While the survey was sent to executives and trainers from the same 338 banks which met the criteria of having a billion dollars in assets or more, there is a noticeable difference in the reported size of the organization by these two groups. The mean number of employees per organization for the total sample was 5139 with a range 200 to 100,000. Training-affiliated repondents mean number of employees per organization was 4621 and non-training-affiliated respondents reported a mean number of employees in the organization of 5672. It is possible that those non-training-affiliated respondents might have had greater access to the organization's actual employee figures, however, the difference cannot be explained by anything other than chance.

Table 3

Description of Sample: Continuous Variables

	Total (N=292)		Training affiliated (N=144)		Non-training affiliated (N=144)	
Variable	Mean	(SD)	Mean	(SD)	Mean	(SD)
Age	42.2	(7.5)	39.6	(7.2)	44.8	(6.9)
Years in present position	4.2	(3.5)	3.8	(3.1)	4.7	(3.9)
Years in management	12.5	(7.2)	9.3	(5.9)	15.7	(7.0)
Years with present organization	10.8	(9.2)	7.2	(6.3)	14.3	(10.3)
Number of employees in Division	451	(1078)	245	(1048)	650	(1070)
Number of employees in the corporation	5100	(9987)	4620	(5653)	5574	(13068)

Note: N's may vary slightly due to missing values on some variables

Table 4 presents descriptive data gathered through categorical variables for the total sample. Obvious differences were apparent between training and non-training-affiliated respondents on the gender, level and area variables. Men made up 59.3% of the total sample and women comprised 40.7% of the total. When the total was separated into the two subsamples 80.6% of the non-training-affiliated respondents were men and 19.4% were women In contrast, 62% of the training-affiliated respondents were and 36.4% were men.

Data Preparation

Creation of New Variables

As was previously described, a new dichtomous variable, "training affliation" was created to more fairly describe the sample for purposes of comparision. It was generated by a careful review of the background variables job title and division. Additionally, also using job title and division, a new variable of level was also created, with 1= executive, 2= middle management, 3= entry level management and 4= non-management A listing of the divisions reported by respondents can be found in Appendix I.

Impletion of Missing Values

All data were coded and entered into a SAS data set. Of the total respondents (N=297) 292 or 98.2% were usable. The five surveys that were determined invalid were eliminated from consideration because a) the survey returned was left completely blank or b) the

Table 4

Description of Sample: Categorical Variable

Variable	Total (N=292) Frequency	%	Training affiliated (N=144) Frequency	%	Non-training affiliated (N=144) Frequency	%
Gender						
Male	172	59.3	54	38.0	116	80.6
Female	118	40.7	88	62.0	28	19.4
Education						
High Sch. Degree	4	1.4	0	0.0	4	2.8
Some College	28	9.7	14	9.8	13	9.0
Bachelor's degree	61	21.0	29	20.3	32	22.2
Some grad. work	77	26.6	31	21.7	46	31.9
Master's degree	102	35.2	58	40.6	42	29.2
Doctoral degree	18	6.2	11	7.7	7	4.9
Level						
Executive	104	36.4	5	3.5	99	68.8
Middle Mgt.	161	56.3	118	83.1	43	29.9
Entry level	19	6.6	17	12.0	2	1.7
Non-management	2	.7	2	1.4	0	0.0
Area						
Training	10	3.5	10	7.0	0	0.0
Sales	3	1.0	0	0.0	3	2.1
Retail	91	31.5	17	11.9	73	50.7
Marketing	4	1.4	4	2.8	0	0.0
Administration	33	11.4	7	4.9	26	18.1
Lending	5	1.7	1	0.7	4	2.8
Human Resources	130	45.0	100	69.9	29	20.1
Corporate	4	1.4	1	0.7	3	2.1
Other	9	3.1	3	2.1	6	4.2

Note: N's vary slightly due to missing values on some variables survey returned had more than 10% of the items were left blank. Three surveys were returned completely blank. In all cases the respondents indicated that their institution had no management training program. All three were training-affiliated respondents. The two additional invalid surveys had more than 6 items left blank. These two respondents were non-training-affiliated.

Occasionally a respondent left an item blank. To address this problem rigid criteria were set up identifying how many items a respondent could leave blank and still represent a valid response. The criterion figure was six items or 10% of the survey. Therefore, for those respondents who had six or fewer blank items, the mean item means for the total sample were impleted. For the combined sample, only 21 of the respondents had one blank item, 7 had two blank items, one had three blank items and one had five. There was no apparent pattern in the items left blank.

Statistical Procedures

All statistical analyses were conduced using SAS on the Syracuse University mainframe computer.

For research objective one, the reduction of the positive outcomes into a more parsimonious framework, the data were subjected to exploratory factor analysis. This goal was accomplished by utilizing PROC FACTOR (SAS Institute, 1985, p. 336). A variety of solutions was requested, ranging from two factors to twelve factors, using both orthogonal and oblique rotations. Upon examining the multiple solutions using the Kaiser Criteria and scree tests, and after considering the conceptual meaningfulness of the various solutions, a six- factor structure was selected. Because of the relatively small number of cases per item, Kaiser's measure of sampling adequacy (MSA) was also conducted.

For research objective two. The relationship between the factor scores of the two populations (training-affiliated and non-training -affiliated) were examined using correlations and t-tests. Such analyses illuminated the similarities and differences of the two populations around the positive outcome framework generated through research objective one.

CHAPTER IV

FINDINGS

Introduction

This chapter presents the results of the analyses described in the last section of the preceding chapter. The chapter is divided into two sections that correspond directly to the two research objectives identified in Chapter One.

Few returned surveys included comments. As the individual surveys were coded the comments were read. None of the comments provided information that was not already available through the completed survey. As a result, comments were not analyzed further.

Research Objective One

Item Distribution and Total Scale Reliability

To assess the performance of the individual items means were calculated and are presented in Table 5. All of the items performed well and were retained for factor analysis. The observed scale reliability for the total scale was a coefficient alpha of .95. In addition, due to the relatively small number of cases per item, Kaiser's Measure of Sampling Adequacy (MSA) which shows partial correlations relative to ordinary correlations, was conducted. Values greater than .80 can be considered good. The total scale had an MSA of .92 and was found to be very good. All of the individual items had MSA values of .85 or better.

Table 5

Positive Outcome Ratings for Training-Affiliated and Non-Training-Affiliate Personnel in the Banking Industry

ITEM	N	MEAN	SD	MIN	MAX
I1	292	5.08	0.79	1.00	6.00
I2	292	4.11	1.01	1.00	6.00
I3	290	4.78	0.85	1.00	6.00
I4	292	5.08	0.74	2.00	6.00
I5	291	4.95	0.81	1.00	6.00
I6	291	3.94	1.16	1.00	6.00
I7	290	4.69	0.92	2.00	6.00
I8	292	4.47	1.00	1.00	6.00
I9	292	3.50	1.14	1.00	6.00
I10	291	4.36	0.99	1.00	6.00
I11	292	4.25	0.98	1.00	6.00
I12	292	4.74	0.79	2.00	6.00
I13	292	4.20	0.93	1.00	6.00
I14	292	3.98	1.13	1.00	6.00
I15	290	4.07	1.08	1.00	6.00
I16	291	4.45	0.85	2.00	6.00
I17	291	4.61	0.80	1.00	6.00
I18	290	4.65	0.94	2.00	6.00
I19	292	4.77	0.94	1.00	6.00
I20	288	4.46	1.01	1.00	6.00
I21	289	4.39	1.11	1.00	6.00
I22	292	4.71	1.11	1.00	6.00
I23	288	3.76	1.18	1.00	6.00
I24	290	3.34	1.04	1.00	6.00
I25	292	3.80	1.07	1.00	6.00
I26	290	3.79	1.10	1.00	6.00
I27	292	3.85	1.10	1.00	6.00
I28	291	3.61	1.14	1.00	6.00
I29	290	4.63	0.96	1.00	6.00

Table 5 (Continued)

ITEM	N	MEAN	SD	MIN	MAX
I30	292	3.52	1.16	1.00	6.00
I31	292	4.47	1.02	1.00	6.00
I32	288	3.89	1.12	1.00	6.00
I33	292	4.79	0.93	1.00	6.00
I34	292	4.74	1.00	1.00	6.00
I35	292	4.81	1.02	1.00	6.00
I36	292	4.62	0.90	1.00	6.00
I37	291	4.35	0.90	1.00	6.00
I38	292	4.44	0.91	1.00	6.00
I39	292	4.89	0.85	1.00	6.00
I40	292	4.48	0.96	1.00	6.00
I41	292	4.66	0.92	1.00	6.00
I42	291	4.52	0.93	1.00	6.00
I43	291	4.91	0.95	1.00	6.00
I44	291	4.83	0.90	1.00	6.00
I45	291	4.37	0.95	1.00	6.00
I46	292	4.84	0.92	1.00	6.00
I47	291	4.67	0.87	2.00	6.00
I48	292	4.61	1.00	2.00	6.00
I49	292	4.86	0.86	1.00	6.00
I50	292	4.77	0.89	1.00	6.00
I51	292	3.72	1.17	1.00	6.00
I52	291	4.08	1.14	1.00	6.00
I53	292	4.39	1.08	1.00	6.00
I54	291	4.07	1.14	1.00	6.00
I55	291	4.52	0.90	2.00	6.00
I56	290	4.25	0.97	1.00	6.00
I57	291	4.22	0.97	1.00	6.00
I58	291	4.82	0.86	1.00	6.00

Note: The variation in Ns is due to the number of respondents who left this item blank.

Factor Solution

Research objective one called for the reduction of the positive outcome variables, through factor analysis, into a more parsimonious framework based upon the reported beliefs. A total of 24 separate solutions was examined, consisting of two through thirteen factor solutions using both orthogonal and oblique rotations. In all cases, the differences between the solutions using oblique and orthogonal rotation were negligible. As a result, the oblique rotations were discarded in favor of the more conventional and more parsimonious orthogonally rotated solutions. The Kaiser criterion, which calls for a minimum eigenvalue of 1.0, suggested the retention of 13 factors. However, the resulting structure contained three factors with only one item and several items which loaded on more than one factor. A scree test proved inconclusive, suggesting possible cut points at two, six, nine and twelve factors. The ultimate criteria in selecting the number of factors to be retained were simple structure and conceptual meaningfulness. Based on these criteria, a six-factor, orthogonal solution was ultimately identified. Using the six-factor solution with a criteria loading of .45, 45 of the 58 items (77.6%) loaded on at least one factor; of these, 41 loaded on a single factor and four loaded on two factors. Table 6 summarizes the final factor solution, while the complete factor solution can be found in Appendix J.

Table 6

Six Positive Outcome Factors of Management Training in the Banking Industry

Loading	Item [1]	Item Mean[a]
Factor I: Managerial Interaction Outcomes (mean item mean[b] = 4.66)		
.75 (44)	encourages teamwork among managers	4.83
.73 (43)	gives managers a chance to develop friendships among their peers	4.91
.66 (58)	enhances peer communication among managers	4.82
.57 (46)[c]	encourages managers to take an active interest in their subordinates	4.84
.56 (45)	improves the way men and women managers work together in the organization	4.37
.56 (34)	socializes managers into the organization	4.74
.55 (35)	fosters a common vision within the organization	4.81
.49 (55)[d]	enhances communication between managers and their subordinates	4.52
.49 (36)	increases morale in the organization	4.62
.49 (33)[e]	improves the culture of the corporation	4.79
.47 (54)	older managers learn from younger managers	4.07
Factor II: Organizational Stability Outcomes (mean item mean = 4.25)		
.68 (32)	helps maintain financial stability	3.89
.61 (31)	increases long-term corporate proftis	4.47
.59 (28)	increases the quality of the products offered by the organization	3.61
.56 (26)	reduces the turbulence associated with management turnover	3.79
.56 (29)	increases the quality of service offered by the organization	4.63
.53 (21)	facilitates planned change in the organization	4.39
.50 (20)[f]	helps the organization achieve its annual corporate objectives	4.46
.45 (33)[e]	improves the culture of the corporation	4.79

Table 6 (continued)

Loading	Item[1]	Item mean[a]
Factor III: Managerial Performance Outcomes (mean item mean = 4.76)		
.73 (4)	teaches managers new skills	5.08
.61 (5)	lets managers brush up on existing skills	4.95
.61 (1)	improves the performance of managers	5.08
.47 (47)	helps managers increase productivity among their subordinates	4.67
.49 (2)	corrects performance problems of individual mgrs.	4.11
.46 (17)	helps managers approach problems in a more flexible manner	4.61
.45 (46)[c]	encourages managers to take an active interest in their subordinates	4.84
.45 (20)[f]	helps the organization achieve its annual corporate objectives	4.46
Factor IV: Managerial Attitude Outcomes (mean item mean = 4.17)		
.68 (13)	increases managers' commitment to their work	4.20
.65 (11)	encourages managers to be more self-motivated	4.25
.60 (14)	helps managers clarify their personal career goals	3.98
.52 (10)	enhances the satisfaction of managers	4.36
.51 (27)	helps solve departmental problems in the organization	3.85
.51 (12)	increases the confidence of individual managers	4.74
.48 (9)	teaches managers how to learn	3.50
.47 (55)[d]	enhances communication between managers and subordinates	4.52
Factor V: Contextualizing Outcomes (mean item mean = 4.70)		
.68 (41)	familiarizes managers with the direction in which this organization is moving	4.66
.65 (40)	helps managers understand the broader business environment in which this organization operates	4.48
.60 (48)	familiarizes managers with the performance expectations of executive management	4.61

Table 6 (continued)

Loading		Item[1]	Item mean[a]
.55	(39)	helps managers understand their own work in the context of the broader organization	4.89
.51	(49)	familiarizes managers with the organization's expectations of managerial conduct	4.86
.50	(7)	keeps managers informed of new management trends	4.69
.49	(50)	helps managers understand the policies of the organization	4.77
Factor VI: Organizational Resource Outcomes (mean item mean = 4.11)			
.74	(52)	allows executives to identify talented managers	4.08
.64	(6)	allows the organization to assess the skills of managers	3.94
.55	(15)	allows managers to demonstrate their ability	4.07
.52	(53)	gives younger managers a chance to learn from older managers	4.39
.49	(22)	makes the organization more attractive to potential employees	4.71
.46	(24)	decreases employee absenteeism	3.34
.45	(56)	enhances communication from managers to executives	4.25

Note

1 Items presented are in abbreviated form. All items begin with the stem, "Management Training..."

[a] Item means are based upon a six point scale with 1= "strongly disagree", 2="disagree", 3="slightly disagree", 4="slightly agree", 5="agree",and 6="strongly agree".

[b] "Mean item mean" refers to the mean of the item means for items loading at or above the criterion of .45 for each factor.

[c] loaded on Factor I and Factor III

[d] loaded on Factor I and Factor IV

[e] loaded on Factor I and Factor II

[f] loaded on Factor II and Factor III

Discussion of the Six-Factor Solution

Factor I: Managerial Interaction Outcomes. Factor I contained eleven items, which together had a mean item mean of 4.66. This is the third highest mean item mean of any of the factors. This factor was labeled Managerial Interaction because seven of the items, primarily the high loaders, support the notion of interaction between managers and their peers, subordinates or older managers. Two additional items, while not referring directly to interaction, fit logically within the notion of Interaction. One item also cross-loaded with Factor III, Managerial Performance. This cross-loading appears logical, as the item is referring to Managerial Interaction that also reflects on performance. An additional item, having the lowest loading, loaded on this factor and Factor II, Organizational Stability. Again, the cross-loading is sensible as the item is related to both interaction and Organizational Stability.

Factor II: Organizational Stability Outcomes . Organizational Stability contained eight items which together had a mean item mean of 4.25. This mean item mean ranked fourth highest of the six factor mean item means. This factor was labeled Organizational Stability because six of the items, the high loaders, referred directly to outcomes, identified as outputs, which impact the stability of the organization. Two additional items loaded on this factor and one additional factor, however, their inclusion in this factor seems logical, as the items each refer to organizationally focused outcomes.

Factor III: Managerial Performance Outcomes. This factor has a mean item mean of 4.76, the highest of any of the factors. It includes eight items total, six that loaded on this factor alone and two that also loaded on one additional factor. This factor was labeled Managerial Performance because the seven top loading items directly relate to the performance of individual managers, alone or in relationship to their subordinates. An additional item, which cross-loaded with Factor II, Organizational Stability Outcomes, refers to an organizationally focused outcome that also relates directly to managerial performance.

Factor IV: Managerial Attitude Outcomes. This factor contains eight items which together had a mean item mean of 4.17. This mean item mean is second lowest of all of the factor mean item means. This factor was titled Managerial Attitudes because six of the items referred directly to attitudes of individual managers. Two additional items referred to organizational situations which might be influenced by managerial attitude. Of these two items, one also cross-loaded with Factor I, Managerial Interaction Outcomes.

Factor V: Contextualizing Outcomes. Contextualizing includes seven items which together had a mean item mean of 4.70. This is the second highest mean item mean of all of the factors. This factor was titled Contextualizing because all of the items refer to the broader context in which a manager might operate and reflect some active role in engaging with that context.

Factor VI: Organizational Resource Outcomes. This factor has a mean item mean of 4.11, the lowest of all of the factors. It includes seven items related to resources of the organization such as the assessment of talent, the flow of information and organizational image. This is the least clear of the six-factors, however, it seems that the items here refer to intangible resources which have a direct effect on the organization.

Non-loading Items

Using the established criteria, 13 of the 58 variables did not load on any factor. Many of the non-loading items exhibited weak loadings that, while failing to meet the criterion level, were apparently sensible. Table 7 shows the non-loading items and the factor on which they loaded the highest.

Reliability of Factor Subscales

The distribution and reliability of the factor subscales are presented in Table 8. Factor I Managerial Interaction had the highest coefficient alpha of .83. Factor IV, Managerial Attitudes had the lowest coefficient alpha at .68. The other factor subscales fell somewhere between these two.

Research Objective Two

Research Objective two was to compare the beliefs of training-affiliated and non-training-affiliated respondents in terms of the generated factor structure. To accomplish this, group means for each subsample were calculated for each factor. Figure 1 shows the relationship between factor subscore mean item means for the two subsamples, training-affiliated and non-training-affiliated. As can be seen, the training-affiliated subsample rated all factors higher than non-training-affiliated subsample.

Table 7

Items Failing to Load on Six Factors

Item[1]		Highest Loading Factor	Loading
(37)	makes the organization a more pleasant place in which to work	I	.40
(38)	makes the organization more responsive to changes in the broader business environment	II	.42
(30)	increases short-term profits	II	.42
(25)	reduces management turnover	II	.41
(3)	helps managers adjust to changing job requirements	III	.42
(18)	prepares managers for advancement	III	.41
(16)	increases the versatility of managers	IV	.43
(42)	helps managers adapt to organizational change	V	.44
(51)	helps managers understand corporate politics	V	.38
(8)	helps managers understand management theory	V	.37
(19)	facilitates the organizations ability to promote from within	VI	.43
(57)	enhnaces communication from executives to managers	VI	.42
(23)	enhances the organization's community image	VI	.41

Note:

1 Thirteen of the 58 items did not load on any factor at the criterion level of .45

Items presented are in abbreviated form. All items begin with the stem, "Management Training..."

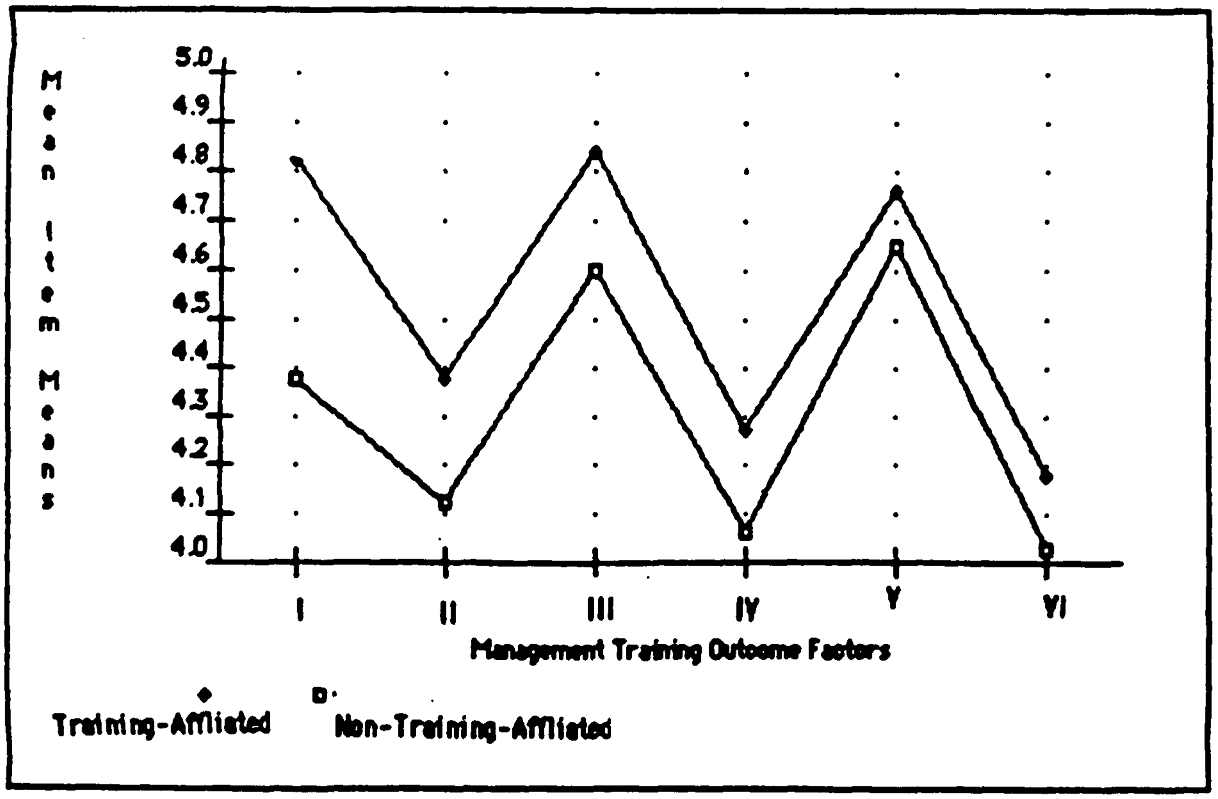
Table 8

Distribution and Reliability of Factor Subscale

Factor		N	No. Items in Factor	Subscale mean	(SD)	Mean Item Mean	Coefficient Alpha
I.	Managerial Interaction Outcomes	285	11	51.31	(7.48)	4.66	.83
II.	Organizational Stability Outcomes	274	8	34.09	(6.02)	4.25	.74
III.	Managerial Performance Outcomes	282	8	37.81	(4.79)	4.76	.74
IV.	Managerial Attitude Outcomes	285	8	33.97	(5.39)	4.17	.68
V.	Context-ualizing Outcomes	287	7	32.93	(4.58)	4.70	.73
VI.	Organizational Resource Outcomes	282	7	28.78	(5.33)	4.11	.72
TOTAL		255	45	269.91	(33.03)	4.65	.95

Figure 1

Training-Affiliated and Non-Training-Affiliated Mean Item Means For Factor Subscales



T-tests were also run to test the significance of the difference. The results of the t-tests are presented in Table 9. Significant differences are found between the means of the two groups on four of the six subscales (Managerial Interaction Outcomes, Organizational Stability Outcomes, Managerial Performance Outcomes, and Managerial Attitude Outcomes) and the total scale. The differences between the means of the two groups on the subscales Contextualizing Outcomes and Organizational Resource Outcomes were not significant.

Table 9

T-Tests of Factor Subscores and Total Score

Factor		Training Affiliated mean (SD)	Non-training Affiliated mean (SD)	t	p
I.	Managerial Interaction Outcomes	53.13 (7.73)	49.58 (6.81)	-4.07	.0001
II.	Organizational Stability Outcomes	35.14 (5.73)	33.11 (6.14)	-2.80	.005
III.	Managerial Performance Outcomes	38.83 (4.86)	36.81 (4.45)	-3.79	.0002
IV.	Managerial Attitudes Outcomes	34.83 (5.25)	33.13 (5.45)	-2.66	.008
V.	Contextualizing Outcomes	33.32 (4.88)	32.60 (4.25)	-1.33	.18
VI.	Organizational Resource Outcomes	29.37 (5.51)	28.25 (5.15)	-1.75	.08
	TOTAL	277.17 (33.46)	263.22 (31.30)	-3.41	.0008

CHAPTER V
DISCUSSION AND IMPLICATIONS

Introduction

This chapter will present a summary and discussion of the findings, followed by implications for practice, in which Kirkpatrick's (1976) evaluation model, the dominant model of training evaluation in business and industry is discussed. In addition, manager training evaluation practice, and management training design and delivery are addressed. Finally, the chapter concludes with suggestions for future research.

Summary and Discusion of Findings

In this study, survey data were collected from a national sample of training-affiliated and non-training-affiliated individuals from banks with assets of one billion dollars or more. The survey consisted of 58 items measuring beliefs about the positive outcomes of management training in the banking industry, nine background variables and a section for comments.

Interpretation of the findings in this study requires two perspectives. First, the six-factor solution is identified. This solution suggests outcome areas that can be influenced by management training in the banking industry. However, the emergence of these factors does not mean that they are presently being accomplished by management training in the banking industry. To assess whether the respondents believe the outcome areas are being accomplished by management training, the mean item means of the factors must be examined. To further understand whether the sample believes that individual items contributing to a factor are presently being accomplished, the mean of each of the items can be examined.

As a first step in the analysis, the individual variables were reduced, through factor analysis to a six-factor structure representing the outcome factors for management training in the banking industry. Secondly, the total factor scores for each factor and the total scale for the two groups were statistically compared using t-tests.

As a result of the factor analysis, six basic outcome areas relating to management training in the banking industry emerged. These areas or factors of management training outcome are: Managerial Interaction Outcomes, Organizational Stability Outcomes, Managerial Performance Outcomes, Contextualizing Outcomes, Managerial Attitude Outcomes, and Organizational Resource Outcomes.

The positive outcome framework, derived as a result of this study, provides a clearer picture of what outcomes are influenced by management training in the banking industry. While many of the individual items on the survey have been suggested as outcomes of management training at one time or another, the value of this research is the new conceptualization of the relationship of these items to one another. With this new perspective comes new opportunities for considering the contribution of management training to the banking industry.

The identified factors have differing areas of focus. Two of the factors relate primarily to the organization. These are Organizational Stability Outcomes and Organizational Resource Outcomes. Four of the management training outcome factors focus more directly on the individual manager. These factors are Managerial Interaction Outcomes, Managerial Performance Outcomes, Managerial Attitude Outcomes and Contextualizing Outcomes. Based upon these primary areas of focus, where to look for examples of these outcomes varies from the individual, the department, the organization, the larger business environment and the community as a whole.

Each of the identified factors contains items representing varying levels of abstraction. For example, "fosters a common vision". in Factor I, Managerial Interaction Outcomes. The term "common vision" is largely an abstraction requiring further articulation and definition in a specific context. Because of this, the factor items must be considered in concert with one another for greater understanding. Paralleling individual item abstraction in each factor is the degree of individual item specificity. Each factor contains a combination of concrete items and items that are more abstract and intangible in nature. Overall, Managerial Interaction Outcomes, Organizational Stability Outcomes, and Managerial Performance Outcomes contain a majority of items that are tangible. However, each of them also contains a limited number of key items which are more abstract. The items in the Contextualizing Outcomes factor are relatively clear, but their measurement is dependent upon the degree of articulation of such contextual information within specific organizations. Finally, Managerial Attitude Outcomes and Organizational Resource Outcomes contain items that are less clear, requiring additional definition both generally and within a specific organizational context.

Related to the degree of item tangibility within factors is the notion of observability. Some factors contain a majority of items which could be observed through performance including Managerial Performance Outcomes and Managerial Interaction Outcomes. However, there are factors where the majority of the items are less directly observable and would rely on self-report and other data-gathering devices. The factor which exemplifies this most is Managerial Attitude Outcomes.

Finally, in terms of the factor structure, the mean item means for all of the factors indicate that there is agreement regarding their accomplishment by management training in the banking industry today. Three of the factors cluster together and are rated higher in their present level of accomplishment. They are Managerial Performance Outcomes, Contextualizing Outcomes, and Managerial Interaction Outcomes. Clustered together, yet somewhat lower in terms of perceived accomplishment are, Organizational Stability Outcomes, Managerial Attitude Outcomes, and Organizational Resource Outcomes.

Within the limits of possible response bias, this population--training-affiliated and non-training-affiliated respondents alike-- rate these outcomes highly. While there were statistically significant differences between the two groups on four of the six subscales, overall, the favorable ratings are encouraging, indicating that training in the banking industry is believed to be accomplishing these outcomes. Not surprisingly, those who are training-affiliated rate the training outcome factors slightly higher than those who are non-training-affiliated (see again, Figure 1)

The four subscales where significant differences were found included Managerial Interaction Outcomes, Managerial Attitudes Outcomes, Managerial Performance Outcomes and Organizational Stability Outcomes. The difference between the populations on the factor Managerial Interaction Outcomes can possibly be explained by the fact that training-affiliated personnel, by virtue of their regular interaction with management training, observe increased levels of interaction in management training courses and are more likely to infer its overlap to other areas of the bank.

Differences between the two populations on Organizational Stability Outcomes, Managerial Performance Outcomes, and Managerial Attitudes can be explained again by level of interaction with training and professional commitment. Those who have chosen to make their living at providing training in an organization are more likely to believe in the contribution of that effort to the organization. As such, it would be expected that training-affiliated personnel would rate training outcomes higher than non-training-affiliated personnel.

On the subscales where there was no significant difference between populations, Contextualizing Outcomes and Organizational Resources Outcomes, the relative inclusiveness of the concepts must be taken into consideration. Each of these outcome factors is broad in its scope and more gross in its possible measurement. As such, training-affiliated personnel might not be as focused toward these outcomes of management training as they are to those outcomes which are more individually directed, thus rating them on par with non-training-affiliated respondents.

Overall, the subsample differences were not great. The results of this study suggest that the two populations have complimentary and similar beliefs about the role of management training in the banking industry, with training-affiliated personnel rating all factors slightly higher. The outcome factors provide both populations with a focus for continued discussion and measurement of the role of management training in the banking industry.

Conclusions

Although there are many discrete outcomes, through the analysis of this study it is possible to conceptualize areas of impact into six separate, parsimonious factors of management training outcome. These areas are diverse, two which impact most directly on the organization as a whole, and four which relate directly to managers. Each of the management training outcome factors exhibit varying degrees of item concreteness, observability and measurability.

Overall, the management training outcome factors are rated by both training-affiliated and non-training-affiliated personnel as presently being accomplished by management training in the banking industry. Additionally, the total sample indicated that eighty percent of the individual items were being accomplished by management training.

Finally, training-affiliated individuals rate the outcomes consistently higher than non-training-affiliated respondents, which shows some divergence in world view. However, on the whole, the direction of thought of training-affiliated and non-training-affiliated personnel, regarding management training outcomes, is parallel and positive.

Implications for Practice

This study is purely descriptive in nature, identifiying what training-affiliated and non-training affiliated personnel believe about management training outcomes in the banking industry today. However, this description, newly conceptualized in terms of the outcome factors presented here, presents the opportunity for speculation regarding what trainers and evaluators might consider doing as a result of these research findings.

Relationship of the Findings to Kirkpatrick's (1976) Evaluation Model.

According to Kirkpatrick's evaluation model, the dominant evaluation model in business and industry for the past thirty years, there are four "steps" to the evaluation of training in business and industry: reaction, attitude, behavior and results. He defined each of these as:

1. Reaction- how do the participants react/feel about the program?
2. Attitude-What principles, facts, techniques were learned?

What attitudes were changed?

3. Behavior. What changes in job behavior resulted from the program?

4. Results. What were the tangible results of the program in terms of reduced cost, improved quality, improved quantity etc. (p. 89).

In Kirkpatrick's explanation these steps were to become progressively more complete and complex, with results being the most comprehensive. While Kirpatrick put forward this model he provided no empirical evidence for the validity of his steps.

The factor structure developed as a result of this study provides outcomes that can be used in assessing management training programs in the banking industry. The factor structure goes beyond Kirkpatrick's general training evaluation model by narrowing its focus specifically to management training. Additionally, the results of this study eclipse the four "steps", suggesting greater specificity of possible outcome measures in the realm of management training in the banking industry. The six-factor structure is empirically-based and comprehensive.

While Kirkpatrick attempted to provide definitional guidelines for his four steps, he did not clearly define what would constitute the outcomes. The outcome framework presented here begins to do exactly that. Although, it should be noted that three of the factors which emerged in this study can be said to overlap, to a limited degree, with three of Kirkpatrick's steps. The corresponding outcome factors and steps are Managerial Attitude Outcomes with Attitudes, Managerial Performance Outcomes with Behavior and Organizational Stability Outcomes with Results. While these similarities are interesting to note, the factor structure also suggests three important outcome factors not mentioned by Kirkpatrick. Additionally, the outcome framework derived as a result of this study comes from an empirical base which can be traced and further developed through research in this and other industries. It suggests that additional studies of this sort be undertaken in this and other industries in order to construct a more complete picture of the outcomes that management training impacts.

Management Training Evaluation

Overall, this study points to new areas of focus for evaluation.. The Outcome factors reconceptualize the discrete outcomes, showing relationship between individual items not previously considered. Such a shift in orientation presents the opportunity for additional means and approaches to evaluating management training within the banking industry. As a result, existing barriers to evaluation including cost, lack of executive support, and trainer uncertainty as to what to measure may be overcome. As training professionals become more proficient at evaluating their own efforts, they can begin to educate others in how to conduct similar evaluations within their individual departments and work areas.

This is an empirically based study. While several of the factors identified in this research are not necessarily new or surprising, they are empirically defined. As such, the factors provide substantive support for management training as an endevour with identifiable outcomes. The empircal nature of the work provides a basis for additional research. This is not another armchair analysis of the state of training in American business and industry. This is an empirical study designed to provide a path for active investigation of management training in business and industry. The training industry is in need of such scientific inquiry to augment the many armchair analyses found in the literature.

The emergence of a clear factor solution, with each factor containing many items, reinforces the necessity for the use of multiple criteria in the assessment of management training. Assessment should consider criteria both within and among the management training outcome factors. The emergence of the factor structure also suggests that the rather common practice of measuring what is measurable in assessing training outcomes may be misleading in understanding the contribution of management training to the entire organization.

For example, in this study "reduces absenteeism" is part of a larger outcome phenomenon, labeled here as Organizational Resource Outcomes. It should be further noted that "reduces absenteeism" was perceived by this sample as not being accomplished by management training. In fact, it was one of only 12 items rated as not being accomplished. This perceived lack of accomplishment, coupled with the use of absenteeism as a single criterion for measurement, present the possibility of inaccurately assessing management training's impact. Such an assessment could be potentially misleading and possibly erroneous.

While the results of this study indicate that banking industry personnel believe management training is accomplishing the identified management training outcome factors, continued investigation through evaluative efforts is warranted. To faciliate this discussion of evaluation practice, specific implications are presented for each of the management training outcome factors.

Managerial Interaction Outcomes. The emergence of this outcome factor legitimizes interaction as a valid outcome of management training, deserving of assessment. The more concrete items in this factor-- encourages friendships, enhances teamwork, and enhances peer communication, should be considered more frequently as means for measuring the impact of management training in an organization. Simple frequency counts of peer interaction could be taken.

On a more complex level, project teams could be monitored for effectiveness of communication, efficiency of problem-sloving, flexibility of problem-solving, and value of team effort results to the team members and the organization. Such analyses could be undertaken by the training department or individual departments where the teamwork is taking place. Those who have received particular training experiences could be compared to those who have not, keeping in mind other variables that might also influence interaction.

To more precisely measure this factor, specific elements that contribute to a "common vision" ought to be investigated. Discussions with personnel at all levels of an organization regarding "common vision" could be conducted. Articulating an organization's understanding of "common vision" could provide some insight into the quality of interaction within that organization through analysis of the similarities and differences found at the various levels.

Similarly, greater understanding of morale should be pursued by isolating indicators of morale, its levels i.e., low, medium and high; and how individuals objectively and intuitively assess morale This information could then serve as a guideline for assessing morale in an organization. Once baseline data are gathered, they could be used to isolate the influence of specific interventions on morale within the organization.

While the factor identifies interaction as an outcome of management training, it also suggests that those with whom a manager interacts may view change in interaction and in other areas of performance. Peer, subordinate and superior reports on perceived changes in performance have been used in evaluation studies in the past. Their use ought to be pursued and monitored, as their effectiveness in measuring change is not yet clear.

Organizational Stability Outcomes. This outcome factor provides guidance for measuring management training's contribution in terms of the larger organization. One possible means of assessment would be to more clearly track and identify signs of turbulence as a result of management turnover. Another would be identifying and monitoring planned change in a specific organization based upon its long-term or strategic business plans. A third would be to investigate the meaning and manifestations of culture in a particular organization.

This factor suggests that a relationship exists between management training and organizational stability. It opens the possibilities of measurement, not so much through the spurious route of attempting to directly link training to profits, but more realistically through linking training to other variables making up this factor, including product and service quality, planned change and management turnover effects. All of these variables together suggest a broader notion of management training's contribution to the stability of an organization than just profitability alone.

Managerial Performance Outcomes. The emergence of this factor validates evaluation practice that has long been guided by instructional design models of evaluation. The learning of skills and the application of those skills should continue to be measured. Two specific skills identified here, problem-solving and subordinate interaction, ought to be more generally considered when assessing managerial performance. As a cautionary note, the tendency to consider these skill and performance measures as the sole indication of management training's contribution to the organization should be avoided. They should be augmented with evaluative information relating to the other outcome factors identified here.

Managerial Attitude Outcomes. This outcome factor suggests that measurement of individual managerial change in such areas as self-confidence, career goals and satisfaction may lead to a better understanding of the role of management training in the lives of managers in the banking industry. The relationship of attitudes to departmental problems should also be investigated. Attitude assessments could be conducted and the results compared for similarities and differences.

While attitude has long been suggested as a component which influences performance (Argyris, 1957;Juch, 1983; Kirkpatrick, 1976) the emergence of this factor limits the attitudes to those identified here. While these may not be all of the attitudes influenced, the comprehenisive strategies used to design the questionnaire in this study suggests that these are the attitudes of greatest importance to the banking industry at this time. This specificity allows the training professional to focus evaluative efforts on attitudes which have meaning within the business context.

It is logical to assume that attitude is a component in the work lives of managers. The emergence of this factor suggests that management training pay closer attention to its impact on the attitudes of individual managers. The various attitudes identified in this factor ought to be assessed for their impact on departmental functions and communication, as well.

<u>Contextualizing Outcomes.</u> In terms of evaluation, contextualization can be evaluated by identification of key contextual aspects that can be monitored through self-report and observation of behavior. Simple checklists identifying elements of the context (departmental, occupational, organizational, operational, marketplace, etc.) in which a manager operates could be designed. Such a list might include the stem "Were you aware....". This could be used as a course pre and post test instrument to assess contextual undertanding before and after a management training intervention. Further

assessment could be monitored through self-reports that complete the stem "As a result of (contextual item), I will (individual action to be taken). Participant's could be checked with at a later date regarding their action plans.

However, such training and evaluation practices are dependent upon an organization's ability to cooperate with training professionals in articulating contextual elements, including executive level expectations, organization-wide managerial expectations, the boundaries and characteristics of the broader business environment, and the nature of a manager's own work. Such requirements suggest a proactive stance for the trainer in maintaining an awareness of the changing context and pursuing communication with executive management regarding context issues.

Assessment of Management trends and organizational policies can be tied both to curriculum assessment as well as job activity. Focus on the contextualizing role of management training ought to be more fully considered in all stages of management training evaluation through such simple means as checklists and guidelines. Again, once trainers become more adept at evaluating their own work in terms contextualizing outcomes, they can begin to educate others in the organization to do the same. Such education reinforces the entire organization to be aware of and focus on the positive outcomes of management training.

Expanding the impact of management training to include contexualization expands the possible measures and arenas for evaluation beyond the individual and the organization to the broader business environment. Continued pursuit of benchmarking (Guilmette and Reinhart, 1984), is reinforced by the emergence of this factor. Benchmarking attempts to assess the training function in terms of the larger business context, through comparision to the competition.

Organizational Resource Outcomes. This factor presents both evaluative opportunities and challenges. The information aspects of this item could be tracked through audi-like assessments. The role that management training plays in managerial assessment could be assessed through interaction with executives. The organizational image aspects of this factor could be assessed through external image and market analyses. The greater challenge is in continuing to assess the overall meaning of this factor and the relationship of the items to one another.

Management Training Design and Delivery

The existence of these outcome factors of management training suggest implications for practice in the design and delivery of management training within the banking industry. Five implications are presented here.

First, trainers should be aware that they tend to overstate training accomplishments in comparision to non-training-affiliated personnel. When making the case for training in the larger organizational setting, this should be taken into consideration. However, trainers should be encouraged that, based upon the results of this study, they are working in a generally favorable environment. On the whole, non-training-affiliated respondents agree that training is accomplishing a variety of outcomes within the banking industry. As a result, trainers ought to consider themselves as contributing members of the organizational team within the banking industry.

Second, the management training outcome factors provide guidance for the direction of training departments. Mission statements could be written to include or not include emphasis on these various outcome factors. This would provide the opportunity for autonomous understanding of the role of the training department, yet it would also provide understanding of that role in relation to the larger organization.

Third, management training provides an opportunity for interaction to take place. Increased emphasis ought to be given by trainers and managers alike to the value of managerial interaction during management training courses. This should be stressed as a functional product and outcome of the training effort, not just a beneficial by-product. Course designs should incorporate adult learning principles, including high levels of interaction among participants.

Fourth, the outcome framework suggests that managerial performance is linked to the larger organization through the establishment, articulation, and accomplishment of organizational level goals. Such a clear and logical link strengthens the requirement for individual managers to contribute to the goal setting process within banking organizations. Additionally, it suggests that training professionals should be intimately aware of corporate goals. Ideally, training professionals should be actively involved in the process of corporate goal-setting.

Finally, training professionals should seek to more clearly understand the contextualizing activities they provide within the organization. These activities, often referred to as "those things people just pick up along the way", point to a focus for management training activities-- to provide a framework for managers to better understand their work. The better and more quickly an employee is able to grasp these aspects of context, the better able they will be to contribute to the organization.

Understanding and using management training to successfully perform this function could advance the role of management training within the banking industry, helping to define what management training does rather than focusing on those things it is less able to do. Contextualizing is a complex, but very necessary function for successful organizations. Management training plays a role in this complex task that ought to be highlighted.

Implications for Research

To more fully understand the outcomes of management training in the banking industry it is suggested that researchers continue to study the beliefs about the outcomes of management training in the banking industry. As a first step, the results of any factor analysis require replication (Kim, 1981) with a second sample to increase confidence that the identified structure is an accurate and valid depiction of reality. In future research, in addition to the beliefs of training-affiliated and non-training-affiliated management personnel, the beliefs of managers who participate in management training ought to be considered.

In addition, research regarding management training outcome factors should expand beyond the banking industry to the large financial services industry including insurance, stockbrokerages, real estate and savings and loans. Such replication could help to assess the generalizability of the factors and generate comparative data bases for greater understanding and analysis of the outcomes of management training in the larger financial services industry. Replication of the study in other industries would contribute to the understanding of management training outcomes in business and industry as a whole.

As a result of this research, the management training outcome factors for the banking industry are known. Now research needs to look more closely at whether the outcomes are being accomplished in organizations. Research should focus on the accomplishment of the management training outcomes in general and in relation to specific management training courses and curriculum to see if certain outcomes are associated with particular material and subject matter.

This research has considered the outcome factors in isolation from the organizational context. Research should consider these outcomes within the context of the organization to examine the comparative effects of change in any one of these factors on other areas of the organization.

It is also important to study the tractability of each of these factors to identify which, if any, can be influenced by various interventions. The research should identify the nature of the interventions. It should also monitor how, in what direction and to what degree the training outcome factors are influenced.

Finally, given these six, parsimonious management training outcomes, research should be conducted to identify the comparative value of these six factors. Such research should consider the perspective of training-affiliated and non-training-affiliated management personnel. In addition, the perspective of managers participating in management training should be taken into consideration. Such research would further illuminate the value of management training in the banking industry.

APPENDIX A
SPECIAL PILOT VERSION OF THE SURVEY
MANAGEMENT DEVELOPMENT TRAINING
IN THE FINANCIAL SERVICES INDUSTRY

SYRACUSE UNIVERSITY

SPECIAL PILOT VERSION
Management Development Training
in the Financial Services Industry

Because of your expertise you are being asked to review this instrument prior to its use in a national research project. You can help by doing the following:

1. Complete this instrument as if you had received it in the mail, following the directions as stated below. It is important that you actually respond to all of the items.
2. Place an X by any items that are at all unclear to you.
3. In any avaliable space (on the last page, in the margins, on the back, etc.) indicate **any** potential problems with the instrument.
4. If there is any benefit(s) that is not included, please note it on the survey.
5. Return the instrument (in the envelope provided) to whomever distributed it to you.

Large sums of money are spent on Management Development Training in the financial services industry. (Management Development Training is defined as planned learning events, primarily classroom based, provided to middle and upper level managers). This survey is an attempt to discover why that money is being spent, or simply stated, "What is Management Development Training good for?"

Directions: The survey items below represent claims made by financial service executives, trainers and other experts. Please read each item and indicate the extent to which you agree or disagree. Be assured that the confidentiality of your responses will be rigorously protected and that your anonymity is guaranteed. Please answer frankly, **circling only one response for each item and leaving no items blank.**

To what extent do you agree with the following statements about **Management Development Training (MDT)?**	Strongly Disagree	Disagree	Agree	Strongly Agree
1. MDT improves the performance of managers.	1	2	3	4
2. MDT corrects performance problems of individual managers	1	2	3	4
3. MDT helps managers adjust to changing job requirements	1	2	3	4
4. MDT teaches managers new skills.	1	2	3	4
5. MDT lets managers brush up on existing skills.	1	2	3	4
6. MDT allows the organization to assess the skills of managers	1	2	3	4
7. MDT keeps managers informed of new management trends.	1	2	3	4
8. MDT helps managers understand management theory.	1	2	3	4
9. MDT teaches managers how to learn.	1	2	3	4
10. MDT enhances the satisfaction of managers.	1	2	3	4
11. MDT encourages managers to be more self-motivated.	1	2	3	4
12. MDT increases the confidence of individual managers.	1	2	3	4

Strongly Agree
Agree
Disagree
Strongly Disagree

To what extent do you agree with the following statements about **Management Development Training (MDT)?**

13. MDT increases managers' commitment to their work.. . . . . 1 2 3 4
14. MDT helps managers clarify their personal career goals. 1 2 3 4
15. MDT allows managers to demonstrate their ability 1 2 3 4
16. MDT increases the versatility of managers. 1 2 3 4
17. MDT helps managers approach problems in a more flexible manner 1 2 3 4
18. MDT prepares managers for advancement. 1 2 3 4
19. MDT facilitates the organization's ability to promote from within 1 2 3 4
20. MDT helps the organization achieve its annual objectives 1 2 3 4
21. MDT faciliates planned change in the organization.. . . . . 1 2 3 4
22. MDT makes the organization more attractive to potential employees 1 2 3 4
23. MDT enhances the organization's community image. 1 2 3 4
24. MDT decreases employee absenteeism. 1 2 3 4
25. MDT reduces management turnover. 1 2 3 4
26. MDT reduces the turbulence associated with management turnover. 1 2 3 4
27. MDT helps solve departmental problems in the organization 1 2 3 4
28. MDT increases the quality of the products offered by the organization. 1 2 3 4
29. MDT increases the quality of service offered by the organization. 1 2 3 4
30. MDT increases corporate profits 1 2 3 4
31. MDT helps maintain financial stability. 1 2 3 4
32. MDT improves the culture of the corporation. 1 2 3 4
33. MDT socializes managers into the organization. 1 2 3 4
34. MDT fosters a common vision within the organization. 1 2 3 4
35. MDT increases morale in the organization. 1 2 3 4
36. MDT makes the organization a more pleasent place in which to work. 1 2 3 4
37. MDT makes the organization more responsive to changes in the broader business environment. 1 2 3 4
38. MDT helps managers understand their own work in the context of the broader organization.. . . . . 1 2 3 4
39. MDT helps managers understand the broader business environment in which the organization operates. 1 2 3 4

To what extent do you agree with the following statements about **Management Development Training (MDT)?**	Strongly Disagree	Disagree	Agree	Strongly Agree
40. MDT familiarizes managers with the direction in which this organization is moving	1	2	3	4
41. MDT helps managers adapt to structural changes within the organization	1	2	3	4
42. MDT helps managers feel comfortable with organizational change	1	2	3	4
43. MDT gives managers a chance to develop friendships among their peers	1	2	3	4
44. MDT encourages teamwork among managers	1	2	3	4
45. MDT improves the way men and women managers work together in the organization	1	2	3	4
46. MDT encourages managers to take an active interest in their subordinates	1	2	3	4
47. MDT helps managers increase productivity among their subordinates	1	2	3	4
48. MDT familiarizes managers with the performance expectations of executive management	1	2	3	4
49. MDT familiarizes managers with the organization's expectations of managerial conduct	1	2	3	4
50. MDT helps managers understand the policies of the organization	1	2	3	4
51. MDT helps managers understand corporate politics	1	2	3	4
52. MDT allows executives to identify talented managers	1	2	3	4
53. MDT gives younger managers a chance to learn from older managers	1	2	3	4
54. MDT gives older managers a chance to learn from younger managers	1	2	3	4
55. MDT enhances communication between managers and their subordinates	1	2	3	4
56. MDT enhances communication from managers to executives	1	2	3	4
57. MDT enhances communication from executives to managers	1	2	3	4
58. MDT enhances peer communication among managers	1	2	3	4

<u>Background Information</u>

59. Sex: (circle one) M F

60. Age: _____

61. Your present job title: ____

62. Number of years in this postion: _______

63. Number of years in management: ________

64. Number of years you have been with this organization: ______

65. Your Educational Background: (circle one)

a) high school diploma
b) some college
c) bachelor's degree
d) some graduate work
e) master's degree
f) doctoral degree

66. Division of the organization in which you work:

____

66. Number of employees in your division: ________

67. Total number of employees in your organization: __________

APPENDIX B
SPECIAL PILOT VERSION
COVER LETTERS TO EXECUTIVES AND TRAINING DIRECTORS

SYRACUSE UNIVERSITY
AREA OF ADMINISTRATIVE AND ADULT STUDIES
350 Huntington Hall | School of Education | Syracuse, New York 13244-2340
315 / 443-3421, 443-4763, 443-2754

COVER LETTER TO EXECUTIVES AND TRAINING DIRECTORS (PILOT VERSION)

Special stationary is being printed for this project. All of the letters will be personally addressed to the recipient.

Date
Name/Title
Address

Dear Name/title,

Have you ever had doubts about the amount of money spent on training? Do you ever wonder what that money is buying? Last year over $30 billion was spent by business and industry on training, much of it management development training activities. The Management Development Training Study has been intitiated to discover what decision-makers in the financial services industry believe to be the outcomes of management development training.

As an executive in one of America's top 300 hundred banks, you have been selected to participate in this national study. Your views are important in increasing our understanding of the role of management development training. It should only take a few minutes to complete the enclosed questionnaire; those few minutes will help all of us better understand the reasons for corporate investments in training.

Could you please take 10 minutes out of your busy schedule to respond to the enclosed questionnaire? Upon completing this survey, please return it in the self-addressed envelope by January 3, 1989. An executive summary of the results will be sent to all individuals on our mailing list.

Thank you very much for your participation.

Sincerely

Diane Foucar-Szocki
Study Director

APPENDIX C
SPECIAL PILOT VERSION
SAMPLE LETTER OF REQUEST

SAMPLE LETTER OF REQUEST (PILOT VERSION)

December 14, 1988

Inside Address

Dear name,

Happy Holidays! As you might recall we talked in October regarding my research on management development training. While we were unable to get together then, your assistance now would be extremely valuable.

Enclosed in this packet is the special pilot version of a survey instrument designed to assess beliefs about the outcomes of management development training. The final survey is slated for distribution to the banking industry in early February. We must complete the pilot study data analysis by January 5, 1989.

If at all possible, right after the holidays, if not before, could you take the time to complete the survey yourself and pursue distributing it to 3 or 4 of your collegues and executive level management ? Ideally, doing the following would be of greatest assistance.

1) Look over the cover letter and tell me if you would respond if you received it in the mail.
2) Take the survey yourself.
3) Have three or four of your collegues and executive level management take the survey, if possible.
4) Return all of the completed surveys in the enclosed stamped self-addressed envelope as soon as possible.

If this request is absolutely impossible just send this packet back to me in the enclosed envelope.

I realize this is a very busy time, however, your input and the input of your collegues will be enormously helpful.

Thank-you for your assistance in the past. I look forward to your additional assistance and input in the pilot study process. Don't hesitate to call me if there is anything more I can do to make this work for you.

Sincerely,

Diane Foucar-Szocki

Study Director

encl.

APPENDIX D
MANAGEMENT TRAINING IN THE BANKING INDUSTRY SURVEY

Management Training in the Banking Industry

Introduction: Large sums of money are spent on Management Training in the banking industry. For the purposes of this study Management Training is defined as planned learning events, primarily classroom based, including both specific skill and general development content, provided to middle management in your organization. This survey is an attempt to discover why that money is being spent, or simply stated "What is Management Training good for?"

Directions: The survey items below represent opinion about management training offered by financial service executives, trainers and other experts. Please read each item and indicate the extent to which you agree or disagree basing your responses on what you have observed in your own organization. Be assured that the confidentiality of your responses is guaranteed. Please answer frankly, **circling only one response for each item and leaving no items blank.**

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Slightly Disagree, 4 = Slightly Agree, 5 = Agree, 6 = Strongly Agree

<u>To what extent do you agree with the following statements about Management Training in your organization?</u>	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1. Management Training improves the performance of managers	1	2	3	4	5	6
2. Management Training corrects performance problems of individual managers	1	2	3	4	5	6
3 Management Training helps managers adjust to changing job requirements	1	2	3	4	5	6
4. Management Training teaches managers new skills	1	2	3	4	5	6
5. Management Training lets managers brush up on existing skills	1	2	3	4	5	6
6. Management Training allows the organization to assess the skills of managers	1	2	3	4	5	6
7. Management Training keeps managers informed of new management trends	1	2	3	4	5	6
8. Management Training helps managers understand management theory	1	2	3	4	5	6
9. Management Training teaches managers how to learn	1	2	3	4	5	6
10.Management Training enhances the satisfaction of managers	1	2	3	4	5	6
11.Management Training encourages managers to be more self-motivated	1	2	3	4	5	6
12.Management Training increases the confidence of individual managers	1	2	3	4	5	6
13.Management Training increases managers' commitment to their work	1	2	3	4	5	6
14.Management Training helps managers clarify their personal career goals	1	2	3	4	5	6

To what extent do you agree with the following statements about Management Training in your organization?

	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
15. Management Training allows managers to demonstrate their ability	1	2	3	4	5	6
16 Management Training increases the versatility of managers.	1	2	3	4	5	6
17. Management Training helps managers approach problems in a more flexible manner	1	2	3	4	5	6
18. Management Training prepares managers for advancement.	1	2	3	4	5	6
19. Management Training facilitates the organization's ability to promote from within	1	2	3	4	5	6
20. Management Training helps the organization achieve its annual corporate objectives	1	2	3	4	5	6
21. Management Training facilitates planned change in the organization.	1	2	3	4	5	6
22. Management Training makes the organization more attractive to potential employees	1	2	3	4	5	6
23. Management Training enhances the organization's community image.	1	2	3	4	5	6
24. Management Training decreases employee absenteeism.	1	2	3	4	5	6
25. Management Training reduces management turnover.	1	2	3	4	5	6
26. Management Training reduces the turbulence associated with management turnover.	1	2	3	4	5	6
27. Management Training helps solve departmental problems in the organization	1	2	3	4	5	6
28. Management Training increases the quality of the products offered by the organization.	1	2	3	4	5	6
29. Management Training increases the quality of service offered by the organization.	1	2	3	4	5	6
30. Management Training increases short-term corporate profits	1	2	3	4	5	6
31. Management Training increases long-term corporate profits	1	2	3	4	5	6
32. Management Training helps maintain financial stability.	1	2	3	4	5	6
33. Management Training improves the culture of the corporation.	1	2	3	4	5	6
34. Management Training socializes managers into the organization.	1	2	3	4	5	6
35. Management Training fosters a common vision within the organization.	1	2	3	4	5	6
36. Management Training increases morale in the organization.	1	2	3	4	5	6

To what extent do you agree with the following statements about Management Training in your organization?

	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
37. Management Training makes the organization a more pleasant place in which to work	1	2	3	4	5	6
38. Management Training makes the organization more responsive to changes in the broader business environment.	1	2	3	4	5	6
39. Management Training helps managers understand their own work in the context of the broader organization..	1	2	3	4	5	6
40.Management Training helps managers understand the broader business environment in which this organization operates.	1	2	3	4	5	6
41. Management Training familiarizes managers with the direction in which this organization is moving.	1	2	3	4	5	6
42. Management Training helps managers adapt to organizational change	1	2	3	4	5	6
43. Management Training gives managers a chance to develop friendships among their peers.	1	2	3	4	5	6
44. Management Training encourages teamwork among managers.	1	2	3	4	5	6
45. Management Training improves the way men and women managers work together in the organization.	1	2	3	4	5	6
46. Management Training encourages managers to take an active interest in their subordinates	1	2	3	4	5	6
47. Management Training helps managers increase productivity among their subordinates	1	2	3	4	5	6
48. Management Training familiarizes managers with the performance expectations of executive management	1	2	3	4	5	6
49. Management Training familiarizes managers with the organization's expectations of managerial conduct.	1	2	3	4	5	6
50. Management Training helps managers understand the policies of the organization.	1	2	3	4	5	6
51. Management Training helps managers understand corporate politics	1	2	3	4	5	6
52. Management Training allows executives to identify talented managers.	1	2	3	4	5	6
53. Management Training gives younger managers a chance to learn from older managers.	1	2	3	4	5	6

To what extent do you agree with the following statements about **Management Training** in your organization?	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
54. Management Training gives older managers a chance to learn from younger managers.	1	2	3	4	5	6
55. Management Training enhances communication between managers and their subordinates	1	2	3	4	5	6
56. Management Training enhances communication from managers to executives	1	2	3	4	5	6
57. Management Training enhances communication from executives to managers	1	2	3	4	5	6
58. Management Training enhances peer communication among managers	1	2	3	4	5	6

Background Information

59. Sex: (circle one) M F

60. Age: _____

61. Your present job title: ____

62. Number of years in this position: _______

63. Number of years in management: ________

64. Number of years you have been with this organization: _____

65. Your Educational Background: (circle one)

a) high school diploma   c) bachelor's degree   e) master's degree

b) some college   d) some graduate work   f) doctoral degree

66. Division in which you work: ________________________

66. Total number of employees in your division: _______

67. Total number employed by your corporation : _______

Additional Comments:____

The staff of the Management Development Training Study thanks you for taking time to complete this survey. Please place the survey in the stamped self-addressed envelope provided and send it to us.

APPENDIX E
MANAGEMENT TRAINING IN THE BANKING INDUSTRY
COVER LETTERS TO EXECUTIVES AND DIRECTORS OF TRAINING

SYRACUSE UNIVERSITY

MANAGEMENT DEVELOPMENT TRAINING STUDY

Date
Name/Title
Address

Dear Name/title,

Last year over $39 billion was spent by business and industry on training, much of it on management training activities. Such an investment suggests that there is an expectation that training is making a contribution to the organization. The Management Development Training Study has been initiated to discover what decision-makers in the banking industry believe are the outcomes which management training may influence.

As an executive in one of America's top 350 banks, you have been selected to participate in this national study. Your views are important in increasing our understanding of the role of management training. It should only take a few minutes to complete the enclosed questionnaire; those few minutes will help all of us better understand the reasons for corporate investments in management training.

Could you please take 10 minutes out of your busy schedule to respond to the enclosed questionnaire? Upon completing this survey, please return it in the self-addressed envelope by February 10, 1989. An executive summary of the results will be sent upon completion of the study.

Thank you very much for your participation.

Sincerely,

Diane Foucar-Szocki
Study Director

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

MANAGEMENT DEVELOPMENT TRAINING STUDY

.....

Date
Name/Title
Address

Dear Name/title

Last year over $39 billion was spent by business and industry on training, much of it on management training activities. Such an investment suggests that there is an expectation that training is making a contribution to the organization. This Management Development Training Study has been initiated to discover what decision-makers in the banking industry believe are the outcomes which management training may influence.

As a training professional in one of America's top 350 banks, you have been selected to participate in this national study. Your views are important in increasing our understanding of the role of management training. It should only take a few minutes to complete the enclosed questionnaire; those few minutes will help all of us better understand the reasons for corporate investments in management training.

Could you please take 10 minutes out of your busy schedule to respond to the enclosed questionnaire? Upon completing this survey, please return it in the self-addressed envelope by February 10, 1989. An executive summary of the results will be sent upon completion of the study.

Thank you very much for your participation.

Sincerely

Diane Foucar-Szocki
Study Director

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

APPENDIX F

FIRST FOLLOW-UP LETTER TO EXECUTIVES AND DIRECTORS OF TRAINING

SYRACUSE UNIVERSITY 1870

MANAGEMENT DEVELOPMENT TRAINING STUDY

February 12, 1989

Name/Title
Address

Dear Name/title,

The Management Development Training Studyy is currently engaged in important fundamental research on management training in the banking industry. We are asking leaders in the field to give us their expert opinion about the positive outcomes of management training in the banking industry. It is our hope that this research will provide the kind of baseline information that can guide decision-makers in making critical decisions about management training in their organizations.

Ten days ago, we sent out a survey requesting experts--Senior Executives of the leading banking organizations across America--to rate the outcomes of management training. The response we have received so far has been encouraging and very informative.

Have you received you copy of the survey? In case you have not, I enclose here another copy. If you have already responded, please accept my sincere thanks and simply disregard this letter. If not, would you please take ten minutes to do so now? I would appreciate receiving your completed survey by **February 23, 1989.** (A return envelope is enclosed for your convenience.) I give you my personal assurance that the confidentiality of your responses will be rigorously protected. If you find it impossible to meet this deadline, we will send you a reminder after this date.

Thanks for your help. We expect to complete the research sometime this summer and will send a copy of our report upon completion.

Sincerely,

Diane Foucar-Szocki
Study Director

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

MANAGEMENT DEVELOPMENT TRAINING STUDY

.....

February 12, 1989

Dear Director of Training,

The Management Development Training Studyy is currently engaged in important fundamental research on management training in the banking industry. We are asking leaders in the field to give us their expert opinion about the positive outcomes of management training in the banking industry. It is our hope that this research will provide the kind of baseline information that can guide decision-makers in making critical decisions about management training in their organizations.

Ten days ago, we sent out a survey requesting experts--the training directors of nearly 350 prestigious banking organizations across America--to rate the outcomes of management training. The response we have received so far has been encouraging and very informative.

Have you received you copy of the survey? In case you have not, I enclose here another copy. If you have already responded, please accept my sincere thanks and simply disregard this letter. If not, would you please take ten minutes to do so now? I would appreciate receiving your completed survey by **February 23, 1989.** (A return envelope is enclosed for your convenience.) I give you my personal assurance that the confidentiality of your responses will be rigorously protected. If you find it impossible to meet this deadline, we will send you a reminder after this date.

Thanks for your help. We expect to complete the research sometime this summer and will send a copy of our report upon completion.

Sincerely,

Diane Foucar-Szocki
Study Director

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

APPENDIX G

FOLLOW-UP MEMORANDUM TO

EXECUTIVES AND DIRECTORS OF TRAINING

SYRACUSE UNIVERSITY 1870

MANAGEMENT DEVELOPMENT TRAINING STUDY

• • • • •

MEMORANDUM

Date: February 23, 1989
For: Director of Training
From: Diane Foucar-Szocki, Study Director
Re: An Urgent Reminder

Our research into outcomes of management training in the banking industry is progressing very well. Hundreds of Trainers in prestigious organizations throughout the country have already responded to our survey.

However, we have not received your completed questionnaire and we need it badly. Having worked in the banking industry myself, I know how difficult it can be to find time in a busy schedule. I am convinced, however, that this research is extremely important and could have profound implications for the practice of management training in the banking industry. We value your input and would hate to publish the results of a national study without including your expert opinions. Please Respond.

If you have already responded, please accept my sincere thanks and disregard this memorandum. If not, would you please take ten minutes to complete the enclosed survey and mail it in the envelope provided by **March 1, 1989.** OR FAX it today to 315-443-1954. Of course, the anonymity of your response is absolutely guaranteed.

I thank you for your help and look forward to hearing from you.

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

SYRACUSE UNIVERSITY 1870

MANAGEMENT DEVELOPMENT TRAINING STUDY

.....

MEMORANDUM

Date: February 23, 1989
For: Name/Title
From: Diane Foucar-Szocki, Study Director
Re: An Urgent Reminder

Our research into outcomes of management training in the banking industry is progressing very well. Hundreds of Senior Executives in prestigious organizations throughout the country have already responded to our survey.

However, we have not received your completed questionnaire and we need it badly. Having worked in the banking industry myself, I know how difficult it can be to find time in a busy schedule. I am convinced, however, that this research is extremely important and could have profound implications for the practice of management training in the banking industry. We value your input and would hate to publish the results of a national study without including your expert opinions. Please Respond.

If you have already responded, please accept my sincere thanks and disregard this memorandum. If not, would you please take ten minutes to complete the enclosed survey and mail it in the envelope provided by **March 1, 1989.** OR FAX it today to 315-443-1954. Of course, the anonymity of your response is absolutely guaranteed.

I thank you for your help and look forward to hearing from you.

SCHOOL OF EDUCATION / ADULT EDUCATION
350 HUNTINGTON HALL / SYRACUSE, NEW YORK 13244-1100 / 315-443-3421

APPENDIX H

TRAINING-AFFILIATED AND NON-TRAINING-AFFILIATED JOB TITLES

APPENDIX H

Training Affiliated Job Titles

Senior Vice President, Training Director
Senior Vice President, Corporate Education
Vice President,Training
Vice President, Management Development
Vice President, Organizational Development
Vice President, Training and Career Development
Vice President, Curriculum Manager
Vice President, Training and Development
Assitant Vice President, Training Manager
Assistant Vice President, Training Director
Assistant Vice President,Compensation and Training
Assistant Vice President, Personnel and Training
Assistant Vice President, Management Training
Division Executive, Management Development
Head,Management Development Unit
Director, Leadership Development
and Training
Management Development Specialist
Training Administrator
Management/ Supervisory Skills Specialist

Director, Corporate Training and
Consulting
Director, Education and Training
Director, Employee Development
Director, Management Development
Training Director
Manager, Management and
Organizational Development
Manager of College Recruiting
Manager, Management Recruiting
and Development administrator
and Development
Manager, Retail Staff Development
Manager, Training and
Employment
Manager,Training and Development
Resource Development Manager
Training and Development Officer
Training Specialist
Corporate Trainer
Training Coordinator

APPENDIX H (continued)

Non-Training Affiliated Job Titles

President
Senior Executive Vice President, Retail
Executive Vice President, Retail
Executive Vice President, Human Resources
Executive Vice President, Personnel Division Head
Executive Vice President, Community Banking
Executive Vice President, Operations
First Vice President, Retail
First Senior Vice President, Retail
Senior Vice President, Consumer Banking
Senior Vice President, Retail Administration
Senior Vice President, Consumer Banking Group Director
Senior Vice President, Personal Banking and Retail Sales Administration
Senior Vice President and Secretary
Senior Vice President, Human Resources
Senior Vice President, Marketing
Regional Vice President
Regional Banking Executive
Human Resource Executive, Finance Group
Treasurer
Group Manager, Banking Sales
Regional Manager
Metro Division Manager
Manager, Sales and Service Department
Manager, Human Resource Planning
Manager, Domestic and Retail Banking
Manager, Retail
Retired
Group Vice President
Division Head, Community Banking
Vice President, Human Resources
Vice President, Branch Banking
Vice President, Community Banking
Vice President, Operations
Vice President, Regional Sales Manager
Vice President, Marketing Director
Vice President, Branch Administration
Vice President, Personnel Director
Vice President, Director Human Resource Services
Vice President, Director of Business Development
Assistant Vice President, Manager-Human Resources
Assistant Vice President, Human Resources
Banking Center Administrator
Senior Branch Administration Officer
Branch Administrator
Director, Personnel
Director, Marketing
Director, Operations
Director, Retail Operations
Director, Human Resources
Officer, Human Resources

APPENDIX I

DIVISIONS REPRESENTED BY RESPONDENTS

APPENDIX I

Divisions Represented By Respondents

Human Resources
Branch Banking
Investment
Consumer Group
Personnel
Retail
Community Banking
Training
Corporate
Management Development
Financial Services
Regional Community Banking
Administration
Personnel, Corporate Education
Loan Administration
Corporate Personnel
Training and Development
Operations
Marketing
Branch Sales and Services
Commercial Loans
Holding Company
Metro
Branch Administration
Lending
Branch Operations
Upstate Division
Latin America
Institutional
Regional Banking Administration
CNY
Commercial Sales
Metropolititan Lending
Branch Administration and Trust
Northern Region
Retail and Marketing Services
Personal Finacial Services
Marketing/Corporate
Marekting
Sales

APPENDIX J

SIX FACTOR STRUCTURE

APPENDIX J

Six Factor Solution after Varimax Rotation

Item	FACTORS I	II	III	IV	V	VI
I44	75 *	15	16	11	21	14
I43	73 *	-3	6	-4	24	20
I58	66 *	15	26	15	16	13
I46	57 *	3	45 *	34 *	1	0
I34	56 *	39 *	-4	8	31 *	11
I45	56 *	21	12	10	21	18
I35	55 *	41 *	5	20	34 *	0
I55	49 *	13	33 *	47 *	1	21
I36	49 *	41 *	14	35 *	14	6
I33	49 *	45 *	17	12	27	2
I54	47 *	14	17	16	9	41 *
I37	40 *	39 *	15	37 *	17	4
I32	19	68 *	24	25	8	8
I31	16	61 *	37 *	11	13	19
I28	4	59 *	-8	17	19	18
I26	13	56 *	18	34 *	3	34 *
I29	21	56 *	18	18	21	9
I21	19	53 *	19	4	36 *	23
I20	22	50 *	45 *	5	28	7

(Continued)

	FACTORS					
Item	I	II	III	IV	V	VI
I38	21	42 *	31 *	24	39 *	6
I30	7	42 *	36 *	24	3	2
I25	17	41 *	27	37 *	-7	37 *
I4	10	4	73 *	15	14	14
I1	12	17	61 *	3	20	14
I5	23	14	61 *	12	1	10
I47	38 *	21	51 *	33 *	11	3
I2	5	14	49 *	13	-2	29
I17	20	22	46 *	38 *	22	5
I3	1	30 *	42 *	15	35 *	22
I18	13	35 *	41 *	12	16	36 *
I13	18	34 *	17	68 *	8	4
I11	24	7	22	65 *	27	9
I14	3	14	-1	60 *	18	26
I10	8	22	23	52 *	24	12
I27	26	39 *	13	51 *	0	17
I12	17	16	47 *	51 *	20	8
I9	-2	10	29	48 *	30 *	17
I16	6	30 *	40 *	43 *	16	22
I41	31 *	27	10	3	68 *	14
I40	16	9	10	24	65 *	18

(Continued)

Item	FACTORS I	II	III	IV	V	VI
I48	26	15	4	3	60 *	26
I39	34 *	12	28	21	55 *	11
I49	36 *	4	14	20	51 *	19
I7	-1	10	41 *	19	50 *	3
I50	27	19	8	5	49 *	12
I42	39 *	33 *	17	32 *	44 *	1
I51	29	12	-19	31 *	38 *	26
I8	5	-5	32 *	28 *	37 *	-1
I52	9	8	12	13	21	74 *
I6	-5	3	39 *	19	17	64
I15	15	7	19	31 *	14	55 *
I53	42 *	14	2	1	26	52 *
I22	28	30 *	19	-4	18	49 *
I24	17	41 *	10	43 *	-12	46 *
I56	43 *	16	20	32 *	17	45 *
I19	9	36 *	38 *	-13	19	43 *
I57	36 *	24	6	23	24	42 *
I23	24	38 *	-8	19	4	41 *

Note: For the sake of reliability, loadings are multiplied by 100 and rounded to two digits. Also, items are reordered according to the factor for which they prinicpally load on.

BIBLIOGRAPHY

Abel, L. (1986). The value of training needs analysis. Bank Administration. 62(11), 70-72.

Anderson, N. (1985). Management development: The other side of training. Mortgage Banking. 45(4), 16-20.

Alden, Jay, (1977). Measuring training effectiveness at Xerox. Improving Human Performance Quarterly. 5(3-4), 121-132.

Apps, Jerold (1985). Improving practice in continuing education. San Fransisco: Jossey-Bass.

Argyris, Chris (1957). Personality and organization. New York: Harper & Row Publishers.

Ashkensas, R.N., & Schaffer, R.H. (1979). Management training for bottomline results. Training and Development Journal 33(8), 17-22.

Bakken, D. & Bernstein, A.L., (1982). A systematic approach to evaluation. Training and Development Journal. 36(8), 44-51.

Ball, S., & Anderson, S. (1975). Practices in program evaluation: A survey and some case studies. Princeton, NJ: Educational Testing Service.

Banking Issues and Innovations. (1984, July). Training- The most expensive mistake banks make. pp. 6-8.

Barta, T. (1982). Methods to determine return on that Training investment. NSPI Journal. 21(2), 16-17.

Bennett, A. (1983). The Midwest training by video. American Banker 148(169), 9.

Bernhard, H.B. & Ingols, C.A. (1988). Six lessons for the corporate classroom. Harvard Business Review 88(5), 40-47.

Birnbrauer, H. (1987). Evaluation techniques that work. Training and Development Journal, 41(7), 53-55.

Blakeslee, G.S. (1982). Evaluating a communications training program. Training and Development Journal, 36(11), 84-89.

Blumenfeld, W.S. & Holland, M.G. (1971). A model for the empirical evaluation of training effectiveness. Personnel Journal, 50(8), 637-40.

Bolt, James F. (1985). Are we meeting the management training challenge? Training and Development Journal, 39(1), 60-66.

Bowen, C.P. (1973). Let's put realism into management development. Harvard Business Review, 73(4), 80-87.

Brandenburg, D.C. (1982) Training evaluation: What's the current status? Training and Development Journal, 36(8),15-19.

Brandenburg, D.C. & Smith, M.E. (1986). Evaluation of corporate training programs. (Report No. ERIC-TME-R-91). Princeton, NJ: Educational Testing Service. (ERIC Document Reproduction Service No. ED 272 582).

Brethower, K.S. & Rummler, G.A. (1977) Evaluating training. Improving Human Performance Quarterly, 5(3-4), 103-120.

Brinkerhoff, R.O. (1987). Achieving results from training. San Francisco: Jossey- Bass Publishers.

Brookfield, S. (1986). Understanding and facilitating adult learning. San Fransisco: Jossey-Bass.

Brown, C.W. (1987). Building a training curriculum. Lending for the Commercial Banker, 40-46.

Brown, M.G. (1988). The emperor's still naked: Why management remains in the dark ages. Performance and Instruction, 27(9), 1-4.

Brunner, J. (1966). Toward a theory of instruction. Cambridge, MA: Belknap Press of Harvard University.

Bures, A.L. & Banks, M.C. (1985). Are we meeting the management training challenge? Training and Development Journal, 39(1), 60-66.

Byham, W.C. (1982). How assessment centers are used to evaluate training's effectiveness. Training/HRD, 19(2), 32-38.

Caldwell, R.M. & Marcel, M. (1985). Evaluating trainers: In search of the perfect method. Training, 22(1), 52-59.

Calvert, R. (1985). Training America: the numbers add up. Training and Development Journal, (11), 35-37.

Carkhuff, R.R. (1984). The shift to HRD driven economic growth. Training and Development Journal, 38(10), 77-80.

Carnevale, A.P. (1988). Management training: Today and tomorrow. Training and Development Journal,42(12), 19-29.

Castle, P.F.C. (1952). The evaluation of human relations training for supervisors. Occupational Psychology,26(4), 190-205.

Catalanello, R.E. & Kirkpatrick, D.L. (1968). Evaluating training programs: The state of the art. Training and Development Journal, 22(5), 2-9.

Chandler, A. D. (1977). The Visibile Hand. Cambridge, MA: The Belknap Press of Harvard University.

Christensen, D.R. & Kinlaw, D.G. (1984). Management training: managers can do it all- or almost all. Training and Development Journal,38(5), 87-89.

Clegg, William, H. (1987). Management training evaluation: An update. Training and Development Journal, 41(2), 65-71.

Cook, Mary F. (1987). New directions in human resources: A handbook. Englewood Cliffs, NJ: Prentice Hall.

Cook, T.D. & Campbell, D.Y. (1976). The design and conduct of quasi-experiments and true experiments in field settings. In M.D. Dunnette (ed.) Handbook of Industrial and Organizational Psychology. (pp. 223-326) Chicago: Rand McNally.

Dahl, H.L. (1987). Return on investment. In R. L. Craig (Ed.) Training and Development Handbook (pp. 343-348) New York: Mc Graw-Hill.

Darby, L. (1985). Better training: The key to better banking. The Journal of Commercial Lending, 67(12), 40-45.

Daly, A. (1980). Speaking from experience. Training and Development Journal, 34(12), 88-93.

Davis, S.I. (1985). Excellence in banking. New York: St. Martin's Press.

Degen, R.A. (1987). The American monetary system: A concise survey of its evolution since 1896. Lexington, MA: Lexington Books.

De Gues, A.P. (1988). Planning as learning. Harvard Business Review, 88(2), 70-74.

Desatnick, R.L. (1982). How HRD took the bite out of McDonald's high turnover. Training/HRD 19(9), 42-45.

Doughty, P.L. & Lent, R.M. (1985). Case studies of the cost justification of interactive video applications in key industries. Paper presented at the Society for Applied Learning Conference,

Driessnack, C.H. (1979) . Financial impact of effective human resource management. The Personnel Administrator, 24(6), 2-6.

Drucker, P. (1974). Management: Tasks, responsibilities, practices. New York: Harper Row.

Fisher, H.E. & Weinberg, R. (1988). Make training accountable: assess its impact. Personnel Journal, 67(1), 73-75.

Foucar-Szocki, R. (1988). A model of excellence for training managers and non-supervisory employees in the food service industry. Hospitality Education and Research Journal, 12(2), 1-17.

Friedland, J., (1984). The best and brightest must sink or swim. American Banker, 149(149), 76.

Goldstein, I.L. (1980). Training in work organizations. Annual Review of Psychology, 31, 229-72.

Goodacre, D.M. (1957). The experimental evaluation of management training: principles and practice. Personnel, 33(6), 534-38.

Gordon, Jack (1988). Who is being trained to do what. Training, 25(10) 51-60.

Gould, D. (1988). Doing what comes unnaturally. The Banker, 138, 60-66.

Graham, J. K. & Mihal, W. L. (1986). Can your management development needs surveys be trusted? Training and Development Journal, 40(3), 38-42.

Guilmette, H. & Reinhart, C. (1984). Competitive benchmarking: A new concept for training. Training and Development Journal, 38(2), 70-71.

Gustafson, H.W. (1977). Job performance evaluation as a tool to evaluate training. Improving Human Performance Quarterly, 5(3-4), 133-52.

Guth, W. (1986). Bank strategy in an age of rapid change. The Banker, 136, 36-45.

Hamblin, A.C. (1974). Evaluation and Control of Training. New York: McGraw Hill.

Hand, H.H. & Slocum, J.W. (1972). A longitudinal study of the effects of a human relations training program on managerial effectiveness. Journal of Applied Psychology, 56(5), 412-417.

Hazeltine, B.P. & Berra, R.L. (1953). Supervisory development: The research approach. Personnel, 30(1), 60-67.

Hedrick, C.B. (1955). Feedback: A method of evaluating and improving management training. Personnel, 32(1), 16-28.

Hennecke, M. (1988). How do you know it works? Training, 25(4), 49-51.

Holcomb, J.A. (1987). Evaluation methods prescribed by theorists for management training programs and methods used in business and industry (Doctoral Dissertation, University of Southern California).

Holoviak, S.J. (1982). The impact of training on company productivity levels. NSPI Journal, 21(5), 6-8.

Horrigan, J.T. (1979). The effects of training on turnover: a cost justification model. Training and Development Journal, 35(7), 3-7.

Jarvis, P. (1986). Sociological perspectives on lifelong education and lifelong learning. Athens, Georgia: University of Georgia.

Juch, Bert. (1983). Personal Development. New York: John Wiley & Sons.

Kaufman, R. (1972) Educational system planning. Englewood Cliffs, NJ: Prentice Hall, Inc.

Kaufman, R. (1988). Preparing useful performance indicators. Training and Development Journal, 44(9), 80-83.

Kazdin, A.E., (1973). Methodological and assessment considerations in evaluating reinforcement programs in applied settings. Journal of Applied Behavior Analysis, 6(3), 517-531.

Kearsley,G. & Compton, T. (1981). Assessing costs, benefits and productivity in training systems. Training and Development Journal, 31(1), 52-61.

Kelley, A.I., Orgel, R.F. & Baer, D.M. (1984). Evaluation: The bottom line is closer than you think. Training and Development Journal, 38(8), 32-37.

Kirkpatrick, D.L. (1975) Evaluating training programs. Madison, WI: ASTD.

Kirkpatrick, D.L. (1976). Evaluation of training. In R.L. Craig (Ed.) Training and Development Handbook (pp. 18/1-18/27). New York: McGraw-Hill.

Kirkpatrick, D.L. (1977). Evaluating training programs: Evidence versus proof. Training and Development Journal,31(11), 9-12.

Kirkpatrick, D.L. (1978). Evaluating in-house training programs. Training and Development Journal, 32(9), 6-9.

Kirkpatrick, D. L. (1987). Evaluation. In R.L. Craig (Ed.) Training and Development Handbook (pp. 301-319). New York: McGraw-Hill.

Knowles, M. (1980). The modern practice of adult education. Chicago: Follet Publishing Company.

Kur, C.E & Pedler, M. (1982). Innovative twists in management development. Training and Development Journal, 36(6), 88-96.

Langdon, D.G. (1982). The individual management development program. Training and Development Journal, 36(3), 78-82.

Lee, C. (1988). Training budgets: Neither boom nor bust. Training, 25(10), 41-46.

Lefton, R.E. (1986). Training bank executives. The Bankers,169(2), 78-81.

Levin, H.M. (1981). Cost analysis. In N. Smith (Ed.) New Techniques for Evaluation (pp. 13-70). Beverly Hills CA: Sage Publications.

Likert, R. (1961). New patterns of management. New York: McGraw-Hill.

Lombardo, C.A. (1987). Training managers' perceptions of incentives and disincentives affecting their use of cost-benefit analysis of training. (Doctoral Dissertation, The Ohio State University). Dissertation Abstracts, 8717678

London, M. (1985). Developing managers. San Francisco: Jossey-Bass Publishers.

Lowy, A, Kelleher, D. &Finestone, P. (1986). Management learning: beyond program design. Training and Development Journal, 40(6), 34-37.

Lusterman, S. (1985). Trends in corporate education and training. New York: The Conference Board, Inc.

Lusterman, S. (1977). Education in Industry. New York: The Conference Board Inc.

Mahler, W.R. (1953). Evaluation of management development programs. Personnel, 30(2), 116-123.

Mahoney, F.X. (1980). Targets, time and transfer: Keys to management training impact. Personnel, 57(6), 25-34.

McCarthy, J.T. (1986). Training for a market-driven approach to banking. Bankers Monthly, 103(5), 16-17.

McGregor, D. (1960). The human side of enterprise. New York: McGraw-Hill. Book Company, Inc.

Middaugh, J.K. (1988). Management control in the financial-services industry. Business Horizons, 31(3), 79-86.

Mills, T. (1975). Human resources- why the new concern? Harvard Business Review, 53(2), 120-134.

Mironoff, A. (1988). Teaching Johnny to manage. Training, 25(3) 49-53.

Mirvis, P.H. & Macy, B.A. (1976). Accounting for the costs and benefits of human resource development programs: an interdisciplinary approach. Accounting, Organizations and Society, 2(2-3), 179-193.

Moore, E.R. (1984). Competency based training evaluation. Training and Development Journal, 38(11), 92-94.

MRA-Multiple Resource Associates, (1983). Teller training project. Buffalo, NY. (Unpublished technical report).

Nadler, L (1986). Managing human resource development. Jossey-Bass: San Francisco.

Nadler, P.S. (1983). Staff training in perspective. Bankers Monthly, 100(8), 8-11.

Nkomo, S.M. (1988). Strategic planning for human resources: Let's get started. Long Range Planning, 21, 66-72.

Odiorne, G.S. (1987) The human side of management. San Diego, CA: University Associates, Inc.

Odiorne, G.S. (1987a) Measuring the unmeasurable:setting standard for management performance. Business Horizons, 30(4), 69-75.

Odiorne, G.S. (1964). The need for an Economic approach to training. Training Directors Journal, 18(3), 3-11.

Odiorne, G.S. (1979). The need for an economic approach to training. Training and Development Journal, 33(6), 32-40.

Paquet, B., Kasl, E., Weinstein, L. & Waite, W. (1987). The bottom line. Training and Development Journal, 41(5), 27-33.

Parker, B.L. (1984). Summative evaluation in training and development: A review and critique of the literature, 1980 and 1983. (Report No. CE 042 053). St. Paul, MN: University of Minnesota, Department of Vocational and Technical Education. (Eric Reproduction No. ED 260218).

Parker, T.C. (1976). Statistical methods for measuring training results. In R.L. Craig (Ed.) Training and Development Handbook (pp. 19/1-19/23). New York: McGraw-Hill.

Parry, S.B. & Robinson, E.J. (1979). Management development: training or education. Training and Development Journal, 33(7), 8-13.

Perler, A.M. (1987). For a captivating sales training tool, turn on the T Bank Marketing, 19(3), 24-25.

Peterson, R.O. (1977). Training professionalism and training job design as conditions for training effectiveness. Improving Human Performance Quarterly, 5(3-4), 153-167.

Phillips, J.J. (1983). Handbook of training evaluation and measurement Methods. Houston, TX: Gulf Publishing Company.

Polks Bank Directory. (1988). North American Issue. Nashville, TN: R.L. Polk & Co.

Pollard, H.R. (1974). Developments in management thought. New York: Crane, Russak & Company, Inc.

Preziosi, R.C. & Legg, L.M. (1983). Add 'then' testing to prove training effectiveness. Training, 20(5), 48-49.

Putnam, A.O. (1980). Pragmatic evaluation. Training and Development Journal, 34(10), 36-40.

Rabourn, W.B., Parker, S. & Brown, G. (1987). Sales training builds customer satisfaction. Bank Marketing, 19(3), 12-14.

Ralphs, L.T. & Stephan, E. (1986). HRD in the Fortune 500. Training and Development Journal, 40(10), 69-76.

Reber, R.A. & Wallin, J.A. (1984). The effects of training, goal setting and knowledge of results of safe behavior: A component analysis. Academy of Management Journal, 27(3), 554-560.

Rokeach, M. (1972). The nature of attitudes. in Sills, D.L.(ed.), International encyclopedia of the social sciences. (pp.449-458).New York: The Macmillian Company & The Free Press.

Rose, P.S. (1987). The changing structure of American banking. New York: Columbia University Press.

Rossi, P.H. (1981). The professionalization of evaluation research in the United States. In N. Smith (Ed.) New Techniques for Evaluation (pp. 220-236). Beverly Hills CA: Sage Publications.

Rossi, P. H., Freeman, H.E., & Wright, S. R. (1979). Evaluation: A systematic approach. Beverly Hills, CA: Sage Publications.

Russ-Eft, D.F. & Zenger, J.H. (1985). Common mistakes in evaluating training effectiveness. Personnel Administrator, (4), 57-62.

Sain, L.C. (1986). More for your money. Mortgage Banking, 46(), 73-76.

Salinger, R.D. & Deming, B.S. (1982). Practical strategies for evaluating training. Training and Development Journal, 36(8), 20-28.

Sheppeck, M.A. & Cohen, S. L. (1985). Put a dollar value on your training programs. Training and Development Journal, 39(11), 59-62.

Sherwood, J.J., Faux, S.N. & King, D.C. (1983). Management development strategies. New York: Pergamon Press.

Smith, M.E. (1978). An illustration of evaluation processes, design features and problems. Improving Human Performance Quarterly, 7(4), 337-350.

Smith, M.E. (1979). Exchanging ideas on evaluation. NSPI Journal, 28(6), 44-47.

Smith, M.E. (1979a). An illustration of evaluating post-training performance. Improving Human Performance Quarterly, 8(3), 181-201.

Smith, M.E. (1980). Evaluating training operations and programs. Training and Development Journal, 34(10), 70-78.

Smith, M.E. (1984, April). Trends in training evaluation. Paper presented at the annual meeting of the National Society for Performance and Instruction. Atlanta, GA.

Smith, M.E. (1985). Recognizing research opportunities. Performance and Instruction, 24(1), 9-11.

Smith, M.E. (1987). Measuring results. In R.L. Craig (Ed.) Training and Development Handbook (pp. 320-342). New York: McGraw-Hill.

Smith, M.E. & Corbett, A. (1977). Exchanging ideas on evaluation: pricing the benefits of training. NSPI Journal, 16(3), 16-18.

Smith, M.E., & Marcinuk. (1982). Training cost accounting at New England Telephone. In R.L. Craig (Ed.). The Nature and Extent of Employee Training and Development. Washington, D.C.: American Society for Training and Development.

Smith, M.E., O'Callaghan, M., Corbett, A.J., Morley, B. & Kamradt, I.L. (1977). An example of meta-evaluation from Industry. Improving Human Performance Quarterly, 5(3-4), 168-182.

Smith, R.M. (1982). Learning how to learn. New York: Cambridge.

Snyder, J.A. (1984). Training people; helping them develop. American Banker,149(149),78-79.

Spaid, O.A. (1986). The Consummate Trainer: A Practitioner's Perspective. Englewood Cliffs, NJ: Prentice Hall.

Spencer, L.M. (1984). How to calculate the costs and benefits of an HRD program. Training,21(7), 40-51.

Stake, R.E. (1986). Quieting reform. Chicago: University of Illinois Press.

Statistical Abstracts of the United States (1988). U.S. Department of Commerce, 108th Edition.

Stephan, E., Mills, G.E., Pace, W. & Ralphs, L. (1988). HRD in the Fortune 500- a survey. Training and Development Journal, 42(1), 26-33.

Stern, A.L. (1987). Now what do we do? Dun's Business Month, p.54-55.

Stufflebeam, D.L. & Webster, W.J. (1980). An analysis of alternative approaches to evaluation. Educational Evaluation and Policy Analysis, 3(2), 11-21.

Stump, R.W. (1987). Evaluating career development: fact and fantasy. Training and Development Journal, 41(12), 38-40.

Swierczek, F.W. & Carmichael, L. (1985). The quantity and quality of evaluating training. Training and Development Journal, 35(1), 95-99.

Taylor, F.W. (1915) Scientific management. New York: Harper & Brothers Publishers.

Temkin, S. (1974). Making sense of benefit-cost analysis and cost effectiveness analysis. Improving Human Performance: A Research Quarterly, 3(2), 39-48.

Tenzer,A. Gerson, M.J., Lacey, D.W. (1985). Executive development in the financial services industry. Training and Development Journal,35(3), 39-41.

Truskie, S.D. (1981). Emerging trend in adult education: Implications for management development. Lifelong Learning: The Adult Years, **

Useem, M (1986). New opportunities for management development and executive education. In J. S. Johnston (ed.) Educating Managers. San Francisco: Jossey- Bass Publishers

Varney, G.H. (1976). An organizational development approach to management development. Reading, MA; Addison-Wesley Publishing Co.

Waller, E. P. (1982). Teleconferencing-a new bank training technique. Training and Development Journal,36(12), 42-45.

Wehrenberg, S. B. (1986, July) The vicious circle of training and organizational development. Personnel Journal, 94-100.

Weinstein, L.M. (1982). Collecting training cost data. Training and Development Journal, 36(8), 31-34.

Weinstein, L.M. & Kasl, E.S. (1982). How the training dollar is spent. Training and Development Journal, 36(10), 90-96.

Williams, M.A. (1986). Can Trainers Keep Their Banks on Track? Executive Financial Women, 2(1), 6-13.

Wise, R.E. & Zern, H.R. (1982). Identifying and improving management skills at Hartford National Bank. Training/HRD, 19(11), 56-58.

Wood, D.R., Harrison, W.B., Berry, S.G. (1985). Management education in the financial services industry: An approach for developing fast-track managers. Journal of Retail Banking, 7(3), 35-42.

Woodington, D. (1980). Some impressions of the evaluation of training in industry. Phi Delta Kappan, 326-328.

Zenger, J.H. & Hargis, K. (1982). Assessing training results: It's time to take the plunge! Training and Development Journal, 36(1), 11-16.

Zorn, T.E. (1984). A road map for managers as developers. Training and Development Journal, 38(7), 71-73.

BIOGRAPHICAL DATA

Name: Diane Foucar-Szocki

Elementary School: Lincoln School
Escondido, California
Graduated 1965

High School: Escondido High School
Escondido, California
Graduated 1971

College: San Diego State University
San Diego, California
Graduated 1975

Graduate Work: State University of New York College at Buffalo
Buffalo, New York
(Research Associate, 1980-82)
M.S., 1982

Syracuse University
Syracuse, New York
(Graduate Assistant, 1986-89)

Work Experience: Teacher, Vancouver Public Schools
Vancouver, Washington
1976-1979

Itinerant Teacher and Coordinator
Gifted and Creative Youth Program
Vancouver Public Schools
Vancouver, Washington
1979-80

Director, Multiple Resource Associates
Buffalo, New York
1982-1986