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“The effects of establishing a continuous training and development system for personnel at a Ukrainian bank to further career progression (A case study of Crédit Agricole, Ukraine)”

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MSc in Management (part-time)

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ABSTRACT

The following dissertation aims to showcase and evaluate how the implementation and the regular use of a continuous training and development system for employees and personnel can not only enhance an employee's soft skills and practical skills used for their job specifications and standard operating procedures but also aims to motivate and boost employee productiveness - leading to an organic growth in order to climb the career ladder within an organisation. French financial institution Crédit Agricole Bank, specifically their operation in Ukraine is nominated as the case study for this dissertation given their investments in implementing three different schools of training and development for their employees in Ukraine which aim to contribute to internal career growth within the bank. This is considered along with an employee's mentality; how their motivation and engagement are a requirement to build a career path internally at the bank and how the war in Ukraine from February 2022 has had any knock-on effects to employee mental health and potential burnout.

Through quantitative research methods with the use of surveys, interviews or otherwise using a small dataset of Crédit Agricole Bank Ukraine employees picked, the aim is to confirm if it can draw parallels between the motivations of these employees and their interactions with training and development systems to draw a conclusion if there is a direct relationship between these two concepts that impact work performance and productivity in order to build towards furthering their careers within the bank. The results from this research will form a basis to gain an understanding on whether the use of a continuous training and development platform or system is effective and worthwhile to organic employee growth or if it is purely used as a tool to broaden company knowledge, internal skillsets and confirm if employees are compliant with the organisation's standard operating environment. Towards the end, any recommendations, takeaway points, improvements and/or conclusions will be brought to attention and how other financial institutions, organisations or businesses of any size and in any field of business can follow suit in ways to improve internal employee career growth, build on working knowledge, sharpen existing skills, acquire new skillsets or at the very least find ways to motivate and improve employee engagement in work training/activities and apply themselves to become more ambitious.

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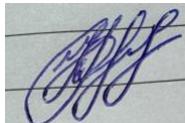
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ChatGPT	ChatGPT is an artificial intelligence (AI) chatbot that uses natural language processing to create humanlike conversational dialogue.	https://chatgpt.com/
NotebookLM	NotebookLM is an AI-powered research and writing tool that helps you summarize and extract information across dense and complex sources	https://notebooklm.google/

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NotebookLM	
Using the NotebookLM studio to generate briefing documents on each literature for literature review in order to understand the summaries, key topics, themes, etc.	
No prompt required, in-built feature	Executive Summary This briefing document summarizes the key findings and themes from the provided academic paper, "Gamification as an Improvement Tool for HR Management in the Energy Industry—A Case Study of the Ukrainian Market." The paper

investigates the relevance and potential of gamification, particularly internal gamification, for Human Resources (HR) management within the energy sector, focusing on the Ukrainian market. It highlights that while gamification is gaining popularity, its application within energy companies for internal purposes is underexplored. The research emphasizes gamification's benefits in staff appraisal, motivation, training and development, and corporate culture, supporting the EU's energy policy goals and the integration of Ukrainian energy companies into the EU market. The study also acknowledges challenges such as low awareness of gamification and potential negative impacts like increased stress or the perception of dehumanization.

Main Themes and Important Ideas

1. The Growing Relevance of Gamification in the Energy Sector

EU Energy Policy Context: The European Union has set ambitious energy goals for 2020, including a 40% reduction in greenhouse gas emissions, a 27% share of Renewable Energy Sources (RESs), and a 27% increase in energy savings. Achieving these goals requires "strengthening the role of consumers as strategic key players in the energy market" and necessitates improved information flow and consumer awareness.

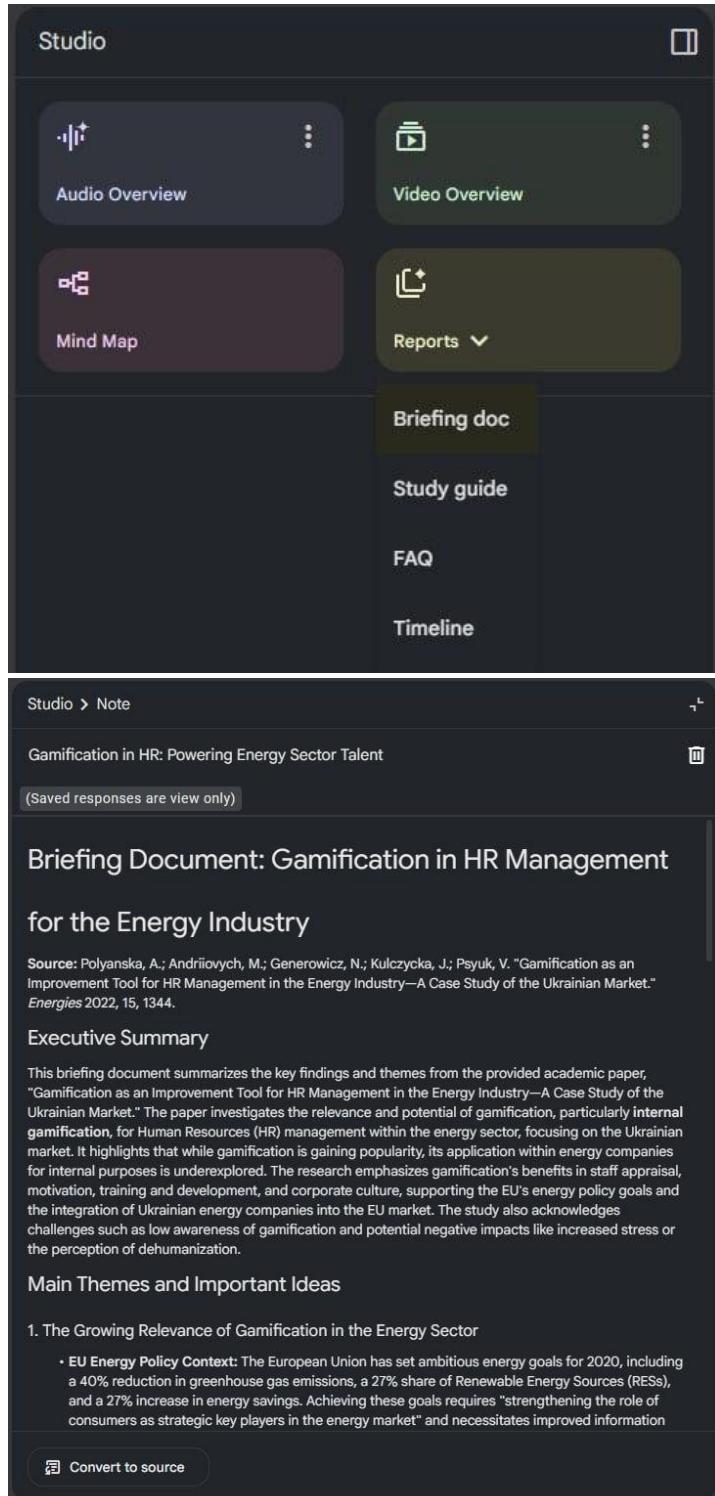
Shift from External to Internal Focus: The literature primarily discusses "external gamification," aimed at consumers to increase loyalty and revenue (e.g., incentivizing energy-saving behaviors). However, the paper argues for the critical importance of "internal gamification," which targets company personnel to "increase their productivity" and "enable the dynamic development of the company by acquiring suitably qualified employees as well as ensuring the best use of their potential."

Addressing Skills Gaps and New Demands: The energy sector's transformation, especially the transition from coal to renewable energy, demands new skills and experiences that traditional education struggles to provide quickly. Gamification offers a modern approach to education and training, both in universities and enterprises.

Evidence of AI Usage

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Additional Evidence:



The image shows a digital platform interface with a dark theme. At the top, there is a navigation bar with the word "Studio" on the left and a search bar on the right. Below the navigation bar, there is a grid of icons and text labels:

- Audio Overview (with a microphone icon)
- Video Overview (with a video camera icon)
- Mind Map (with a mind map icon)
- Reports (with a document icon)
- Briefing doc (with a document icon)
- Study guide
- FAQ
- Timeline

Below this grid, the interface transitions into a detailed document view. The title of the document is "Gamification in HR: Powering Energy Sector Talent". A note in the document states "(Saved responses are view only)". The document content is titled "Briefing Document: Gamification in HR Management for the Energy Industry". It includes an "Executive Summary" section that provides a summary of the academic paper. The summary highlights the relevance and potential of gamification in the energy sector, mentioning the EU's energy policy goals and the integration of Ukrainian energy companies into the EU market. It also discusses challenges such as low awareness of gamification and potential negative impacts like increased stress or the perception of dehumanization. The "Main Themes and Important Ideas" section includes a point about the growing relevance of gamification in the energy sector, mentioning EU energy policy goals and the role of consumers as strategic key players. A "Convert to source" button is located at the bottom of the document view.

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CHAPTER ONE

INTRODUCTION

1.1 Research Background

In a current day economic landscape surrounded by fear, uncertainty and constant fluctuations in markets, businesses that are involved in some form of financial sector roles, namely independent banks will face ongoing challenges that require modern innovation, resilience to change and occasional strategy readjustments if necessary to keep jobs stable and sustainable for achieving future growth. With the progression of Ukraine's infrastructure during the post-Soviet era and with a modernised economy, major European and international banking firms have established themselves within the Ukrainian market, for example Credit Agricole. These banks attempt to bring "process-oriented" management cultures, widely adopted throughout Europe due to its effectiveness, into Ukraine. Ongoing investment in training programmes and materials over several years have given Credit Agricole a leading head-start to actively develop their employees' soft skillsets and accumulation of market knowledge to boost their work quality and motivate further qualifications. The implementation of internal training systems provides the perfect platform for Credit Agricole employees to quickly adapt to rapidly changing conditions in internal and external market environments to maintain compliance and strong competitiveness among other domestic and international banks throughout Ukraine. Although this existing knowledge is already beneficial, banks also need to be flexible to investigate new opportunities to expand their horizons to keep competition high and prosperous, often exploring and offering new services that require extensive research and development and newer appropriate training material to the employees. This becomes a tricky task for a bank that have multiple different branches spread throughout different areas, from smaller rural branches to metropolitan based branches. Modern banks must offer flexibility to offer the same universal services throughout all their branches for new and existing customers to achieve this high competition, which may require additional time for training or upskilling staff in each individual banking branch. While it is nearly impossible for banks to hire many 'perfect' external candidates that are already prequalified, compliant with existing internal knowledge and familiar with processes for role vacancies, the requirement to create a system of continuous training of personnel is vital to determine skill levels, knowledge levels and confidence among certain subjects. The implementation of internal 'subject focused' training in the form of courses and aptitude testing not only benefits new and existing employees about fields of work that they are already competent

in but also explores the idea of new and existing employees upskilling in different areas should they decide to change their vocation internally.

1.2 Problem statement

In an era where markets and economies have been more dynamically influenced by changes and shifts in economic, political and social factors, banks remain one of the most important institutional instruments in the life cycle of social reproduction, which is constantly adapting to more modern management approaches and services that serve towards different generations. ‘The Impact of Human Resource Management Strategies on the Company Profitability’ by Tamila Bilousko highlights the importance of how the adoption of the HRM development based strategies directly benefit the majority of organisations including banks, in which the fundamental idea is to create a set of customised specialist training programs that result in improvements towards the moral and psychological climate of the organisation.

Bilousko et al. (2024) also notes that regular investments pumped into continuous training and professional development can directly improve employee motivation and stronger morale but simultaneously garners further profitability and efficiency within the organisation. However, the lack of a structured and continuous system of employee training does not lose its relevance, which usually leads to gaps in work skills and limited opportunities for further motivation and career growth. Armstrong (2020) in his work notes that although organisations recognise the importance of continuous learning, many of them are unable to implement effective methods for continuous learning. Akter et al. (2021) brings attention towards employee engagement, which they feel is clearly visible in the banking sector, where the organisational structure, employee motivations, and job requirements differ significantly from region to region and cultural environment. That is why the relevance of studying the banking sector, where rapid technological progress and constant changes in customer expectations are taking place, is relevant today. This dissertation aims to identify and address these issues by conducting a detailed study of the effects of implementing a continuous learning and development system at Credit Agricole Ukraine. The study will help to understand how a continuous learning system can contribute to employee motivation, career development, and improve work efficiency.

1.3 Research Questions & Hypotheses

Using Crédit Agricole Bank Ukraine as the case study, the research question for the dissertation circulates around **“How can training and development enhance employee performance and career progression in Credit Agricole Ukraine?”** aiming to reach the following hypotheses:

H1. Creating a comprehensive training framework that covers key elements such as job role needs, practical skills application and frequent content reviews will have positive effects for employee satisfaction, retention and career growth at Crédit Agricole, Ukraine.

Given the strong investment in different schools of training that caters to different unique fields of interests and flexibility, it is evident Crédit Agricole Bank Ukraine are accompanying to their employees and motivating them towards their growth within the bank. However, whether there is a direct link or contribution to the overall employee's job satisfaction and has a direct correlation to the career growth of an employee within Crédit Agricole Bank Ukraine is not known, hence why it is to be explored with testimony from a participant of these training courses.

H2. High morale employees are more likely to be motivated in engaging with training and development systems, therefore exhibiting stronger job performance and advancing in their career with the same organisation.

Studies such as (Weakliem & Franklin, 2006) show evidence of the effects of high morale and improved workplace productivity, however when adding training and development systems to the mix it adds another layer of whether an effective system in addition to high morale and improved workplace productivity contributes to the motivation of an employee's path within the same organisation.

H3. Using key performance indicators (KPIs) that include meeting target goals, customer satisfaction and productivity, will help conclude if a training and development system is effective in an employee's individual and organisational success.

Through a system of KPIs (key performance indicators) such as employee engagement, training completion, assessment results and job performance impacts act as baselines on how employees are evaluated and aim to give some insight into how the relationship with KPIs align with career growth in reality. KPIs allow to take numerical data and be represented as the basis of how engaged an employee is to the training material, therefore showing how effective or ineffective the system can be.

1.4 Study significance

This research is important for the development and improvement of HR policies in the service sector for several key reasons. One of these is by increasing productivity - understanding which specific motivation and HR policies are effective will allow companies to focus on measures aimed at increasing employee productivity. Effective motivation stimulates employees to higher results, which affects the overall success of the company. Another is by reducing employee turnover - the study can identify factors that affect the level of employee satisfaction and their commitment to the company. By knowing these factors, companies can develop strategies that will help reduce employee turnover and retain talented personnel.

1.5 Background to Crédit Agricole Bank Ukraine

Crédit Agricole is an international banking organisation that is headquartered in Montrouge, France and operate in 40 countries globally. Focused on customers with ties to the agricultural sector as was its original premise since opening its first branch in 1894. In 2006, they established themselves into the Ukrainian market, since opening Crédit Agricole operate 166 branches with their main international retail banking building situated in the capital city, Kyiv and employ approximately 2,200 staff throughout its branches as of 2022. (Crédit Agricole, 2022). In the midst of the Russian invasion of Ukraine starting from February 2022, the employees of Crédit Agricole Ukraine may have experienced severe traumatic events and distress that has negatively impacted employee motivation and decline in productivity levels and mental health burnout because of ongoing conflict surrounding the Ukrainian people. (Xu et. al, 2023) The bank has focused on various sectors including agriculture, automotive lending, insurance, management, etc. which requires additional extensive knowledge and understanding to consistently improve customer care and service and retain professional relationships with their customers and businesses. The requirement to adapt their knowledge to constant trends and conditions in their markets, especially in a world of technology and digitalisation that constantly changes, making it important for Crédit Agricole to stay informed and updated. With investments in training and development systems and schools of teaching, Crédit Agricole have made it more prosperous for their employees to engage in their work to achieve senior roles and management positions within the organisation (Crédit Agricole, 2024).

1.6 Study Synopsis

This research dissertation is structured into five chapters that individually focus on elements related to the case study. Chapter One already discussed the background and rationale for the study, delivering the primary research question as well as sub-questions in the form of hypotheses. Chapter Two is centred around the literature review with critically detailed analysis on similar studies that relate to the importance of the chosen topic. Within this chapter it aims to bring supporting ideas and theories to back up hypotheses but simultaneously examine what “gap” is present in these studies that have not yet been identified or highlighted as a focal point of research. Chapter Three goes in depth to the theoretical methodology of how data is collected and will be supplemented for the results of this study. The nominated research design is detailed and justified about why methodological decisions were made. It further explains the use of various techniques (quantitative v qualitative data collection) and the tools required for data collection and analysis (questionnaires, surveys, etc.), this provides complete transparency for the reader and maintaining the integrity of the study. Chapter Four presents the collected data using summarised tables from the chosen data group(s) and analytically breaking down the data into summarised findings based on the chosen hypotheses. These findings are presented without bias to facilitate whether the evidence can be connected to the research questions to prove the hypotheses or if it is deemed inconclusive or if no correlation is present. Finally, Chapter Five reflects on the findings of the results from the collected data in more thorough detail and reflected through a structured discussion, examining if the researcher’s hypotheses have reached a desired threshold for being factually relevant or if additional information or evidence is required to give a more conclusive result. Other aspects, including contributions both practical and theoretical, study limitations and future recommendations and other unforeseen issues before, during or after the period of data collection are also addressed.

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter structure

In this chapter, the literature review is analysed using a variety of different research materials that contain theoretical insights and topic diversity closely resembling the fundamental core ideas and elements behind training and development systems and how they are relevant around the main topics of research within this paper. The concept(s) behind what training and development (T&D) is, what it contains within the banking sector, the methodology used behind a structured training and development system, and the system's implementation are all discussed individually and built into a conceptual framework. This framework aims to theorise what the ideal system would look like for a human resources department and how it would benefit a variety of banking environments, using Credit Agricole Ukraine as a control study to investigate how employees react to their existing training systems and what room for improvement it requires. Two supporting theories philosophise the thought processes behind these concepts and are then dissected further to evaluate what the supporting literature are most suitable for use on the basis of creating the framework for the study and to see which have yielded the most encouraging results. Lastly, the conclusions help to identify a gap in the literature material for the purpose of the research and is discussed about its relevancy, providing a unique perspective(s) that aim to complete any of the listed hypotheses.

2.2 Training and Development in the Banking sector

The banking sector is an important industry to maintain employee performance and training for banks to achieve economic stability and growth, the performance levels are key due to the relationship between a bank's efficiency and their employees' adaptability when dealing with new technology and the change of government regulations that impact economic factors. As the banking sector is always changing on a regular basis and trust is provided by customers in keeping their savings and capital safe, implementing a continuous training and development system for banking employees maintains a healthy relationship with customers and achieving steady growth (Ng et. al, 2024). This has been noted from Crédit Agricole

Ukraine's various accolades and achievements including being ranked among the top 50 best employers in Ukraine by Forbes Magazine Ukraine in 2021 as well as being awarded "best corporate educational programs" by "TOP 100. Ratings of the largest" business magazine and Delo (Credit Agricole Bank Ukraine, 2025). According to Kirkpatrick and Kirkpatrick (2006), the effectiveness of training programs in an organisation should pay attention not only to the results of employee training, but also to assess how it affects organisational efficiency and career advancement. In this case, for Credit Agricole Ukraine, this will lead to inefficient allocation of resources, which will ultimately affect the bank's ability to maintain competitiveness in the financial market. Banking organisations require a strategy that not only addresses its basic employee needs to keep morale high, but also for employee motivation and engagement to further their career growth (Ng et. al, 2024). By investing in a continuous training and development system can help alleviate any risks to company growth as a result of poor job performance, these can include financial losses, lack of trust or reduced trust from direct customers, low resilience and adaptability for regulatory or technological changes, and most importantly reduced productivity and decline in overall performance (Ng et. al, 2024).

2.3 Research Objectives

In the context of this dissertation, research objectives are directly relevant as they provide a clear and structured understanding for addressing the research question and achieving its objectives.

I. To identify the current learning and development practices in Credit Agricole, Ukraine and the alignment system considering the needs of employees and the goals of the organization.

II. To analyse how continuous learning and development influences employee productivity in the context of Credit Agricole Ukraine.

III. To investigate the relationship between learning initiatives and career growth opportunities for employees of Credit Agricole Ukraine.

IV. To identify potential gaps and challenges in the implementation of learning and development systems in the bank.

V. To provide recommendations for optimizing learning and development systems to increase employee productivity and effective career advancement.

2.4 Conceptual framework for building a continuous training and development system

To identify the framework for what a successful ‘continuous training and development system’ is and its effectiveness within banking organisations, it is important to break down each part individually; what ‘training and development’ is defined by, how it is used in the everyday application through performance index metrics or otherwise and the types of training that yields results for employee progression growth and company growth. Supporting management theories then aim to examine the perspective of the employee actively participating in such a continuous training and development system and what psychological deterrents or phenomena must be taken into consideration as it may affect the overall application of the system, either being too rigid or being insincere to its end goal of career growth. The idea of a framework that is customised to fit banking institutions for the sake of internal employee career progression is certainly an achievable objective so long as the training is continuous and has a defined structure, both of which are quintessential to the upskilling of workers strengths and weaknesses, and for steady professional development to seek better opportunities internal to the company or finding stronger roles with greater responsibilities and job prestige elsewhere. The positive effects to training are then weighed up to see if there is enough supporting evidence to implement a balanced training model, finalised with the overall conclusive evidence that justifies pursuing the most effective training model in order to align with the outlined hypotheses described earlier in chapter one.

2.4.1 Training and development concept (T&D)

The term ‘training and development’ (T&D) goes under several subjective definitions and interpretations that all follow similar idea structures of its concept through a different set of contexts where it is applied. This can be anything from learning skills, advancing knowledge and improve processes and employee performance in a number of different environments. While the definition is not limited to a certain surrounding, i.e. banking or financial institutions, the concept must be identified clearly for its use in an applicable environment in order to match the research hypotheses. The most common theme surrounding the idea of ‘training and development’ were simply categorised towards the standard definition as a concept of acquiring new skills or improving existing skills in order to help with better themselves when working in their job role. Babajide (2020) and Chovarda

& Theriou (2021) both provide standard examples of their definitions in the context of banking, simply stating that training is “primarily focuses on the development of skills, know-how, techniques, and procedures” and as “the systematic acquisition of knowledge, skills, and attitudes that together lead to improved performance” respectively. A secondary theme however labelled training and development as purposeful that tie in with company goals, aims or strategic importance towards a long-term goal, mainly influenced by the organisation. This was noted in Jung & Takeuchi (2019), making the claim that training and development activities “enable firms to increase HR flexibility in terms of employees’ skills and behaviours” in reference to pushing for versatility among training up their employees so that it may be customised to suit all demographics and skillsets for long-term gain. Abubakar (2024) on the other hand implies that T&D are initiatives that target the improvement of employee performance metrics such as KPIs, as a means to appease to management and shareholders or for the sake of auditing to illustrate optimal performance, a strong business work ethic and good employee behaviour.

2.4.2 Training and development methodology observed at banking institutions

There are a wide range of training methods and schools of thought that are discussed in the referenced research papers, all of which highlight on some unique ideas and niches that hold relevancy to the topics of this research paper, building the foundation of how training systems should be operated and the material it teaches. The demonstrators (employers, third party speakers, workplace educational organisations) and recipients of such training exercises (employees) form motivational reactions that are crucial to how these methods can yield effective results within a practical working environment (banking institutions) that aims to produce future organic employee growth.

i). ‘On the job’ training

The most common of these are the standard inductions or ‘on-the-job’ training as outlined by Ismael et al. (2021) where senior members of staff have duties to offer instructions or guides to train newer employees upon their first stages of employment, demonstrating how to do standard tasks or operating tasks through business applications on a computer or other digital devices. This however can only be viewed as a short-term solution depending on the employee’s familiarity with the shown tasks, confidence, IQ and their

adaptability in the workplace so as to not feel incompatible within their agreed role. Aktar (2023) follows a similar vein to this idea but in a more informal way, with the ‘informal learning method’ surrounding commercial banks in Bangladesh, which is to casually pick up more knowledge through mediums such as articles, online videos or from work colleagues who may pass on random information, tips and workarounds to known issues as the employment continues in a company.

ii). ‘Off the job’ training

Aktar (2023) also mentions training through ‘seminars’ (or ‘webinars’) that can be classified as ‘off the job training’ where slideshow presentations, visual aids or standard talks are hosted by a company member or a third party to educate a large number of employees related to specific topics that tie into working routines followed by brief Q&As at the end. These can relate to being introduced to IT enrolled software, new tools and machinery or company coordinated health and safety trainings when operating in the workplace, for example manual handling and fire safety training that reduce risk of injuries or fatalities in the workplace.

iii). Job rotation

Aktar (2023) briefly investigates the idea of the ‘job rotation’ method, where employees may actively switch between a different set of tasks and responsibilities throughout the day or week, this not only freshens and maintains worker interest in the short-term by offering flexibility but also acts as means to test skill versatility, knowing the greatest strengths and weaknesses in a worker’s aptitude. However a more extensive report curated by Mothana and Al-Yafei (2024) delves into this topic in greater detail to its effect on employee performance and satisfaction, claiming that job rotation is not only a practice to acquire new techniques and information but psychologically reduces boredom and fatigue from monotonous tasks related to their current job. Mothana and Al-Yafei (2024) dissect the ‘employee motivation theory’, where job diversification at the workplace either through ‘within function rotation’ (job variety with similar levels of responsibility) or ‘cross function rotation’ (shifting between different job departments) influences an employee’s prestige, therefore establishing a motivational factor for personal growth and taking on new working challenges.

iv). Mentoring

Babajide, (2020) emphasises the use of mentoring training methodology to help employees shadow more senior members of the team and look to build a rapport on a professional and personal level. With use of strong communication and effective exercises in one-on-one training or group training sessions with line managers or other individual senior staff members of a team over a continuous period allows to track skill progress in more detailed analysis, similar to ‘micromanaging’ an individual or team. This both encourages active participation with training but also positively influences employee retention the further in depth and detailed information is and how it assists with their everyday job responsibilities. Nawaz et. al (2024) elaborates further on mentoring, granularly breaking mentoring down into two concept types: traditional mentoring functions (TMF) and relational mentoring functions (RMF). The use of TMF is aimed towards the standard mentor/mentee relationship which usually is the exchange of knowledge between two parties while keeping a professional distance, in comparison to RMF, though rarer in a working capacity, is a higher quality relationship as a mentor to protégé, involving a more personal approach to training and mutual learning. Both mentoring methods aim to build self-efficacy and confidence in order to develop employees into advanced roles.

v). ‘Gamification’ training

Sereno & Ang (2024) tap into a more modernised approach to training and development in the form of “gamification”, where companies experiment with training by adding a competitive twist towards training through elements of point scoring, leaderboards, targets, challenges and more that add reward to otherwise mundane banking activities. Not only does this theory look to liven the atmosphere of the working environment with increased engagement and healthy sport in the form of fun and games but also offers autonomy within the team to psychologically improve through self-determination. Those with strong ambitions, willpower and competitive edge will most likely try to aim for the highest score or quantity to put them ahead of the pecking order, while others try to break the existing record. This competitive energy among employees undoubtably improves productivity and output that ultimately benefits the company’s strategic goals and objectives. ‘Gamification’ in the workplace is not an uncommon topic in research, as this has also been documented through Polyanska (2021)’s study, although this targeted towards Ukrainian energy firms than

banking environments. This work however shared some unique insights to how training systems should be implemented in the workplace, through the likes of virtual simulation environments and interactive puzzles of variable skill levels to deal with solving in-job problems. Not only do these fun activities engage existing employees into completing more training with incentives such as completing challenges in quickest times or how many levels can be completed in order to earn points or even company prize, but this also allows hiring managers to set a threshold for onboarding new employees for job vacancies. If job applicants can complete X amounts of tasks through a virtual interactive system during the hiring process, it can narrow down the shortlist of suitable applicants for the next stages of interviewing. This research is also relevant to areas such as banking due to the versatile nature of such a system being implemented given that certain scenarios can be replicated and contextualised to fit company objectives.

2.4.3 Positive Impacts Experienced through Training

Several cited benefits to implementing training systems and provide positive psychological effects towards an employee's wellbeing, achievements and motivation to succeed and further their career progression can be deduced from the provided literature, most notably the improvement to an employee's performance and their productivity stem from practical activities such as training. With a correctly structured and effective training system that is relevant to an employee's role, it can act as a catalyst to drive working performance and productive output upwards whilst also improving the quality of work or services that can be offered by those in banking environments. Niati et. al (2021) provides the implication that if a company offers a training program with more volume, depth and variety to training methods, it is more likely that workers will efficiently practice at least one of these training methods straight away in the workplace, using the demonstrated methods during their usual daily responsibilities that seek to contribute to an improvement in their working performance. Ng et. al (2024), observes the connection between training and the improvements to how an employee ability to tackle problem solving, both in business scenarios but also can carry similar thought patterns from an interactive training module into solving personal real-world problems they may face. This subconsciously motivates a person and seeking further one's self development through a feeling of empowerment and sense of achievement. This feeling can drive a person to maximise their satisfaction through more and

more achievements and solving various issues that can be transferred into working productivity that benefits personal gain and company objectives. Keeping personal satisfaction maximised boosts morale which mirrors into job satisfaction, therefore offering extended commitments to training to the role within the company. Positive angles are not limited to only from an employee point of view, there are positives experienced from an organisational point of view too, where training benefits the business by reducing the margin of error caused by employees who were misinformed of the correct processes or managing their everyday tasks poorly due to incorrect techniques. The implementation of training not only reduces employee fault but also reduces risking additional costs due to administrative errors that may directly involve customers Aktar (2023). Collective engagement among a large group of employees reaps huge benefits for the company image in two ways; Firstly, team bonding through training can build newly formed connections between colleagues who had not been introduced prior, this can heighten morale in the wider teams and showcase a jovial working environment from an outside applicant's perspective or word of mouth through a friend who is/was employed by the company. Secondly, the building of strong team connections can achieve an external market advantage as with optimal productivity that meets or exceeds company objectives and their projections, puts them at the forefront of the market share.

2.5 Theories Supporting Training and Development

i). Maslow's Hierarchy of Needs

Discussed in both Ng et. al (2024) and Awoitau et. al (2024)'s works, fair compensation and benefits (monetary or otherwise) are core needs that must be fulfilled, in order to get behind an employee's commitment to an organisation before any considerations of implementing continuous training initiatives takes place. This closely resembles the theory of 'Maslow's Hierarchy of Needs', whereby employees take into account their necessities to survive within their role at a company, for example assurances that health and safety practices are met, transparency with regards to job security and above all else if their pay is fair and equal relative to their task difficulties and workload – if these are not met, there is an overwhelming likeliness that they will not commit to their role in the long-term thus not actively engaging in training. By tending and satisfying an employee's self-belief and self-determination needs through widely available training opportunities and curated training

materials that are continuously invested, employees may report higher morale and drawn in to complete outstanding and upcoming learning modules, highlighted in H2. The increase in employee engagement correlates with improved ‘on the job’ performance metrics, therefore builds the essential step towards testing KPIs discussed in H3. Furthermore, banking employees who have satisfactory salary and pay incentives are more likely to engage more in skill development training programs and have clear intentions of seeking additional benefits in exchange for their time and efforts. If the end goal of a training program is to help employees improve their performance and skillsets for the long run, a company would need take into consideration evaluating their employees’ salaries before a concrete training program is introduced and whether or not they are important to hold onto or surplus to requirements. A structured compensation system timeline provides the encouragement to employees engaging in continuous learning through these incentives and building career growth at the company further. A team of workers that are compensated fairly for their additional time and attention are also more likely to be highly motivated to continue participating in practical training, improving company efficiency and performance in the process – thus making it a win-win scenario for everyone involved.

ii). Perceived Training Opportunities (PTO) and Perceived Investment in Employee Development (PIED)

Chovarda & Theriou (2021) while not directly alluding to training resource methodology in the workplace, instead raises two theoretical impacts through effective social engineering to improve the engagement of employees during training; ‘Perceived Training Opportunities’ (PTO) and ‘Perceived Investment in Employee Development’ (PIED). PTO is the idea where companies that offer ‘adequate and applicable’ training opportunities to their employees as a thoughtful gesture and show that the company has the best interest of their workers to sharpen their skills and bettering their development for future job opportunities internally or externally. This act of reciprocity by the offer of training makes the workers feel indebted or obliged to actively participate in this training. PIED follows a similar train of support from a company’s point of view of actively investing into their employees’ growth by acquiring new skills. This method not only adds value to an employee’s skillset, strengthening their confidence in the process but it figuratively looks to invisibly apply commitment to their company role and increase longevity at the company before eventually facilitating other opportunities elsewhere – again illustrating a give/take relationship. Jung &

Takeuchi (2019) in a similar vein to the discussion of the perception of ‘Perceived Investment in Employee Development’ (PIED), brings up two additional sub theories that closely revolve around the idea of an employee’s career growth; these are Social Exchange (SE) and Economic Exchange (EE) theories. In the traditional sense of PIED being linked to psychological reciprocity between an employee being offered the prospect of sharpening his or her technical or soft skills to “train for future jobs and career development” in exchange for their time and engagement, therefore committing loyalty to the company as the training continues through its stages, however adding SE and EE theories to this concept bring a more varied perception that can positively or negatively impact this act of reciprocity, depending on these exchanges and the sincerity of it. If the employee feels like the offer of training is a SE, it gives the impression that the company values their work by offering the opportunity to take their skills to a more advanced level for their career growth; while the other side to this perception is if the employee takes it as an EE, he or she feels that the offer is purely transactional that would only benefit the company in the long-term, precisely only offering what matches their salary.

2.6 Research conclusions on the effects of training and development in banking institutions or similar environments

The selected literatures are put under a microscope to critically express the results of how training and development methods can impact both an employee’s skillsets that benefit their job role and the behavioural, productive attitude changes towards an employee’s approach to work and engagement. This helps us formulate if these research papers can draw similarities, differences, positive, negative or inconclusive connotations towards the topic at hand.

i). Informal vs. Formal training

Aktar (2023)’s research that discussed in depth about the use of ‘informal’ learning practices within commercial banks in Bangladesh in contrast to other methods of ‘job rotation’ and ‘seminars’, seeing which of the two would bring more engagement, productivity because of training and well as the impact on career behaviour and ambition. The study offered a mixed set of conclusions that bear different outcomes to both job satisfaction and productivity under both methods used by employees. Ultimately there were slightly positive

correlations for both job satisfaction and performance, those under the informal training showed more improvements towards their job productivity and output than satisfaction, while higher levels of job satisfaction were experienced through job rotation and seminar training over productivity. Bangladeshi banks were more inclined to “adhere more to informal training” for stronger performance output that contribute towards career growth but also keep the company interests at large in hitting strategic goals and objectives. In contrast Abubakar (2024), using more formal variations of training, concluded when researching private banking institutions that such training and skill-based development programs showcase a largely positive correlation towards greatly improving employee performance, both in measurable results through KPIs and job satisfaction. He highlights the importance of how the customisation of these training programs that include a balanced set of both technical and soft skills meets the diverse needs of employees and in helping and interacting with their customers, improving the quality of service to heighten customer satisfaction. The research underscores the crucial need to invest in continuous, tailored training and development programs for private banks to stay highly competitive among other banking institutions and maintain a highly skilled, highly developed and optimally motivated workforce to meet organisational goals, benefitting both parties. The minor criticisms facing this research is failing to detail specific training methods used to improve KPI metrics and instead limiting towards the terms ‘technical’ and ‘soft’ skillsets, he also did not explicitly mention if this revolves around employee career growth within the bank.

ii). PTO & PIED training

Chovarda & Theriou (2021)’s research regarding the employee perceptions of Perceived Training Opportunities (PTO) and Perceived Investment in Employee Development (PIED) showed strong implications between these two practices in real world contexts, in this case banking employees in Greece. These implications are based on an existing relationship with training and development and an uptake of employee work engagement, citing that the concepts of PTO and PIED allowed employees feel adequately capable to deal with demanding aspects of their job responsibilities as well and keeping an emotional connection to their working activities. Furthermore, the study makes loosely tied links towards employee career growth and commitment that were experienced more so in the PIED perception over PTO, establishing that a buildup of reciprocal trust through training and development over a long-term period would not only aid their professional career path

but also display strong signs of loyalty to continue their career growth at the same company. This obviously works in the favour of the business as to maintain an employee with committed years of experience can continue to accelerate company strategic goals in the process. Jung & Takeuchi (2019) echo similar sentiments to Chovarda & Theriou (2021)'s study, evaluating the same positive relationship related to Perceived Investment in Employee Development (PIED), but offers a more nuanced take to how PIED alters to positive and negative reactions if impacted in a way where there are changes towards other factors in the process, namely related to social or economic exchange factors in the business. From the collected data on employees working at privately owned firms of ~100 employees, it concluded that PIED under social exchange (SE) built stronger long-term trust among employees and reduced the perception of the concept of training being purely short-term and transactional, whereas economic exchange (EE) shifted towards the latter perception. The idea of SE working through PIED is considered a driving force to an employee showing high loyalty and job satisfaction.

iii). Mentoring training

Babajide (2020)'s case study on the Central Bank of Nigeria identifies how the importance of the relationship between an employee and a senior 'mentor' and the use of mentoring training methods are significant ways to boost employee morale as well as improve performance. The mentoring training methodology added some much-needed employee reassurances through constructive feedback including criticisms about areas that may need improvements through self-development, guidance when dealing with difficult working scenarios, mental support in times of struggle and overall employee commitment that strengthens their dedication to internal growth. There were also other positive correlations seen in other areas including job delegation, empowerment and rotation. Babajide (2020)'s research concludes that while "mentoring has a significant impact on employee commitment in CBN", the study had limitations due to the COVID-19 pandemic which reduced the sample size and access to respondents to the study were made difficult, perhaps requiring further data. On the other hand, although Nawaz et. al (2024)'s study resulted in a strong and positive link between the use of mentoring towards a mentee or protégé's self-efficacy that can be utilised for the purpose of improving working confidence, it does not directly confirm if it boosts the outcome of an employee's career growth or the

level of productivity, however it has implications to suggest it can be aimed towards the direction of improved performance as a result of self-efficacy.

iv). Job rotation training

Positive results and correlations were uncovered in the relationship between a large sample of employees actively interacting with some form of job rotation training and development and the motivation of the employee to further themselves to greater challenges in their working career. Analysis from one hypothesis of Mothana and Al-Yafei (2024)'s study indicates that employees shared a strong relationship with job rotation into their work engagement and productivity with commitments and exploration of different sets of tasks and activities. Job rotation also showed a highly significant connection towards the employee's job satisfaction and position at the company, holding high morale through the lack of monotonous tasks and the flexibility between engaging in different areas of working responsibility. Furthermore it was established that not only does conclude that there is an alignment between strong job satisfaction and work engagement, but Mothana and Al-Yafei (2024) also make claims based on their results that the use of job rotation training greatly enhances employee's existing skillsets and their abilities to adapt towards advancing their careers, preparing employees for future endeavours internally through contributory growth toward senior or managerial roles, or alternatively seeking a new challenge elsewhere.

v). Gamification training

The gamification approaches to training turned up with mixed results; on one hand Polyanska (2021)'s research showed very positive results with the reaction to game-oriented training from HR management, bringing a more relaxed environment to the workplace, reducing anxiety by taking time out of their regular responsibilities and familiarising themselves with tasks which may have been trivial beforehand. There were also strong responses to employee engagement during these training sessions, with around 86% of surveyed respondents recording improvements in their productivity while 73% agreed that the training was worthwhile and effective to upskilling their current role. It was not stated or recorded whether this would improve their career growth and skills growth in the long-term. On the other hand, with Sereno & Ang (2024)'s work, there was an opposing conclusion with several different nuances which may need to be addressed in future studies. Training through

gamification elements to build engagement that facilitate employee growth is not a straightforward process, in fact it is more complex in reality to calculate when breaking down by variable demographic data, preexisting levels of motivation and engagement and the level of job satisfaction before participation. While there were levels of increased satisfaction and autonomy experienced during the study, it was not conclusive enough to base their hypotheses off.

2.7 Testing hypotheses through literature review

Hypothesis 1: Creating a comprehensive training framework that covers key elements such as job role needs, practical skills application and frequent content reviews will have positive effects for employee satisfaction, retention and career growth at Crédit Agricole, Ukraine.

In order to test and support the conditions of H1, using an amalgamation of informal and formal training provides the bedrock for a standard to advanced level training framework that addresses specific attributes and needs of certain job roles and strengthens both the immediate and future employee development through the employment lifecycle. Aktar (2023) demonstrates and identifies the informal learning model as a key contribution towards an immediate crash course for interns, junior staff and in cases senior staff starting into newly hired roles, on the other hand Abubakar (2024) underscores the importance of formal training through measurable KPIs as a way to visualise the employee's growth via metrics. Using the combination of analysing specific job's needs in different departments, a mixture of theoretical and practical simulations, workshops and updating training content regularly (e.g. on a bi-annual or annual basis), this can help trigger both high levels of satisfaction among employees and a consistent path towards an employee's career progression – either internally or externally. A third aspect to this structured framework model comes from Mothana and Al-Yafei's (2024) perspective on the use of job rotation within working environments which can help fuel employee engagement, adaptability and motivations due to the variety of responsibilities available to the employee. Should employees engage in formalised job rotation based on a training framework, more skills and techniques would be required to do the jobs adequately, therefore reinforcing the broader benefits of utilising a training and development system to complement the idea. Lastly an idea of Babajide (2020) and Nawaz et al. (2024) to introduce formalised mentoring into a training framework in the form of

individual shadowing or work groups. Inserting this into Crédit Agricole Ukraine's current environment would likely adapt seamlessly for onboarding or formulating processes for existing junior roles already employed by the bank. Based on the existing heightened stature of Crédit Agricole Ukraine as one of the leading banks in the country and a strong existing collection of educational, employee and workplace environment award nominations, the threshold for H1 is projected to be met.

H2. High morale employees are more likely to be motivated in engaging with training and development systems, therefore exhibiting stronger job performance and advancing in their career with the same organisation.

In supporting evidence to meet the threshold for H2, conceptualising the relationship between high employee morale and how it directly contributes towards enhanced engagement with training and development (T&D) initiatives is sourced throughout a number of cited studies focused on strategies in human nature. Separate research conducted by Chovarda & Theriou (2021) and Jung & Takeuchi (2019) provide strong and conclusive arguments linking to Positive Identity and Employee Development (PIED) philosophies in the workplace and how they look to improve an employee's exertion output toward their task productivity and their quality of their working performance. Both studies suggest employees who are adopting PIED mindsets tend to directly align with a company's objectives and strategies, bringing a parallel relationship to how morale and practical outcomes interact with one another. In Crédit Agricole Ukraine's case using a banking environment context, morale levels can be persistently surveyed and measured accurately through regular questionnaires and internal assessments that look to gauge employee engagement levels over periods of time when handling work responsibilities and achieving set out working targets. In addition to employee mindsets, employee mentoring as studied by Babajide (2020) and Nawaz et. al (2024) offers similar research conclusions for the boosting of employee confidence and self-efficacy through mentoring in individual shadowing or groups. This has been linked to improved employee morale which in turn has a strong effect on their working performance, leading to improved objectives in the company's overarching strategy. Mothana and Al-Yafei (2024) highlights how job rotation positively affects morale through the sense of progression and variety, which in turn improves their commitment to T&D systems. Dedicated employees can be offered the option to rotate through two or more separate job roles annually, therefore creating versatile 'hybrid' role within the company and leading to higher morale. Polyanska

(2021) and Sereno & Ang (2024)'s conceptual research the effects of gamification in the workplace suggests that employees engaging in more fun, challenge-based training exercises and scenarios will experience increased satisfaction and autonomy. As a result, this can lead to higher motivation and in turn theoretically translates into stronger job performance and potential expansion towards higher career outlook. If facilitating each method towards the existing environment of Crédit Agricole Ukraine, it would maximise the potency of high employee morale which in turn aids junior staff and aids their career path to go on towards more senior roles, therefore would likely to meet the threshold of H2.

H3. Using key performance indicators (KPIs) that include meeting target goals, customer satisfaction and productivity, will help conclude if a training and development system is effective in an employee's individual and organisational success.

The context of supporting H3 is the idea of using KPIs and their application to achieve targets based on certain metrics like customer satisfaction, productivity of otherwise, offering a clear and measurable method of assessing the effectiveness of training and development (T&D) systems within organisations like Crédit Agricole Ukraine. Abubakar (2024) dedicates research on the relationship between formal training methods and their outcomes through measurable KPIs, demonstrating how structured learning methods can directly impact and influence an employee's performance metrics. These metrics are imperative to how employee development is visualised and showing the trajectory of their strongest aspects as well as their weakest. Knowing where the weakest collective metrics are amongst employees crucially helps exploit them for the sake of training, investing in training practices and upskilling that is benefitting for most rather than targeting areas already showing adequate levels, making training in these areas pointless and risk harming morale as a result. Similarly, Babajide (2020) and Nawaz et al. (2024) argue that the idea of mentoring is to target the improvement of self-efficacy as well as motivation, which can be outputted into job performance improvements when tracked over KPIs over time. This would involve forms of micromanagement by senior members of staff towards their junior peers, either by individual shadowing or through learning groups and being closely monitored for extended periods of time, in turn seeing skill and character development through calculating KPI metrics, potentially leading the pathway towards a senior position in future. Furthermore, evaluating both Jung & Takeuchi (2019) and Chovarda & Theriou's (2021) viewpoints on employee morale and engagement through PIED, when high PIED scores are active, they can

correlate with KPI outcomes particularly in achieving targets and improving customer satisfaction scenarios. The simultaneous monitoring of these two criteria enables Crédit Agricole Ukraine to empirically test and fine tune its training system to optimise both individual and organisational success.

2.8 Identified gap in research

There is little discussion on how effective a form of digital training or online training platform can aid in the development both in an on-site or off-site capacity, or a combination of the two. With the increasing flexibility surrounding remote working or ‘hybrid’ working since the turn of the COVID-19 pandemic, there has been a rise in organisations allowing employees to work temporarily or permanently from home gives more freedom to engage in personal or family life while simultaneously performing working tasks, attending meetings, generating reports etc. However, from a training and development perspective it can leave an imbalance for those training at the office or workplace and those who are unable to participate due to commitments to working at home. The idea of a digital learning environment can offer a practical resolution to this problem should the organisation be willing to invest in it, allowing training evaluations to be conducted through live or pre-recorded presentations, webinars or an internally built knowledge base with regular skill assessments to help the organisation to evenly balance and actively assess an employee working from home as well as evaluating those working in the office. Whether this concept of hybrid work contributes to career progression through training is not yet identified.

The second gap in research is the addition of extremely challenging mental and psychological circumstances employees may face when dealing with a demanding job in the banking sector and how these challenges affect their overall working performance in the long run. With the currently active and ongoing war between Ukraine and Russia, the unpredictability of when a potential life-threatening attack on an employee’s living vicinity or being nearby an attacked area, especially when attacks are most present at night – normally between the hours of 12am to 6am as to target many civilians during regular sleeping patterns with sounds of artillery and explosions. This may bring potential knock-on and lingering effects that can damage a person’s working focus and productivity through extended periods of tiredness, fatigue, maximised levels of stress or anxiety and psychologically induced trauma, all of which may completely hamper an employee’s position within the banking

industry and derail their focus when it comes to engaging in training activities or to bettering their internal career growth. Finally, despite some studies demonstrating the idea of conceptual T&D frameworks, methodology and various theories exploring company-employee relationship mindsets(Maslow's hierarchy of needs, PTO, PIED), none have examined combined effect of how T&D, employee satisfaction and influences career progression through metrics such as KPIs (including target achievement, customer satisfaction scores and productivity) interact with each other within a single banking environment. Using a quantitative approach here in this study helps to develop and justify H1–H3 through Crédit Agricole Ukraine as the medium.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction, research question, hypotheses, objectives

This section describes the research methodology, namely how the creation of a continuous learning and development system affects the career development of employees and managers of Credit Agricole, Ukraine and their perception of its effectiveness. The study adopted a quantitative research approach that provides an objective and measurable understanding of the problem under study and the main question. The study will include a structured questionnaire, which will be the main data collection tool, the main purpose of which will be to collect standardised responses for statistical analysis. The section details the research design, sampling strategy, questionnaire development, ethical considerations, and data analysis methods. Using Crédit Agricole Bank Ukraine as the case study, the research question circulates around **“How can training and development enhance employee performance and career progression in Credit Agricole Ukraine?”**. In the context of this dissertation, research objectives are directly relevant as they provide a clear and structured understanding for addressing the research question and achieving its objectives.

Research Objectives:

- I. To identify the current learning and development practices in Credit Agricole, Ukraine and the alignment system considering the needs of employees and the goals of the organisation.
- II. To analyse how continuous learning and development influences employee productivity in the context of Credit Agricole Ukraine.
- III. To investigate the relationship between learning initiatives and career growth opportunities for employees of Credit Agricole Ukraine.
- IV. To identify potential gaps and challenges in the implementation of learning and development systems in the bank.
- V. To provide recommendations for optimising learning and development systems to increase employee productivity and effective career advancement.

3.2 Methodological Approaches

In order to gather the correct form of data for the research conclusions and analysis, the researcher makes the choice to follow a distinct type of methodological approach to be compatible with the resulting hypotheses. Three methodological approaches are presented to the researcher for consideration: qualitative, quantitative and mixed.

i) Qualitative Research Approach:

The use of qualitative methods applies a focus towards nuanced and contextual data that are non-numerical (i.e. scales of 1-10) and non-binary (i.e. yes or no questions), exploring the researched phenomena in greater detail. These methods most commonly include a form of recorded and transcribed interviews, either in-person, on a phone call or through online videoconferencing software (e.g. Microsoft Teams, Zoom), however other methods such as focus groups for multiple candidates and observational data. Using this method allows further insight into the participants' responses, sharing their experiences and their beliefs as per Flick (2022), all of which are relevant to understanding the employee's perspective on how training motivates them for career progression through the organisational culture and the hierarchical social dynamics. Furthermore, Köhler et. al (2023) explores the theme surrounding 'novel phenomena', where newer, more obscure or unexplored concepts are investigated to offer new and unchallenged theoretical insights, involving a deep thought process with data analysis after collection to visualise patterns otherwise not found or documented in research papers.

ii) Quantitative Research Approach:

Quantitative methods take a more objective approach in comparison to qualitative methodology, gathering larger collections of data from a greater population sample size for the purpose of a statistical based study. It is more beneficial to use this approach in terms of identifying clearer trends & patterns between the relationship of A to B. Quantitative research is advocated by Creswell and Creswell (2021) and relevant for studies that require generalised and measurable set(s) of results that objectively view a relationship between certain types of training and if it helps with motivating employees working for Crédit Agricole Ukraine, contrasting to qualitative methodology that is subjective and contextual that vary in result due to the detailed nature. Quantitative research tools such as surveys and questionnaires following the Likert scale help with statistical analysis of results in order to align with the hypotheses through objection over subjection. Following quantitative approaches ensures that findings can be replicated and generalised across similar contexts in other organisations, achieving universal reliability. If this methodology is applied in the context of Crédit Agricole Ukraine, quantitative data may reveal hidden relationships not known prior to conducting surveys, answering a series of closed ended questions to quantify basic scale questions. For example, if survey answers are taken from a standard Likert scale measuring on a scale of 1-5, it may confirm if training programmes are statistically showing stronger or weaker correlations towards an increase in employee motivation, or if certain methods of training show any sort of stronger or weaker correlative progression patterns that exists in an employee's career growth.

iii) Mixed Methods Approach:

However, research can also be conducted through a balance of qualitative and quantitative approaches, named as a mixed methods approach which provides a deeper, more comprehensive analysis and understanding posed towards the listed research problems. This methodology according to Tashakkori and Teddlie (2021) is most appropriate for studies requiring a combination of numerical insight and contextual understanding through multiple forms of data gathering, for example using initial questionnaires AND follow-up interviews explaining the participants choices. Taking on this approach allows researchers to divide the collected data, enhancing the validity of findings by cross examining and verifying quantitative results alongside qualitative insights. Using a practical example in the context of Crédit Agricole Ukraine, if examining employee motivation at the bank, the use of mixed methods extracts statistical analysis through survey data while also conducting extensive

interviews in person to explore the reasoning behind an employee's response. Utilising both approaches allows researchers to attempt to answer complex research questions that neither method could on their own.

3.3 Research philosophy

The research philosophy behind a study is characterised as “a system of beliefs and assumptions about the development of knowledge” (Saunders et. al, 2023, p. 141), it is the foundational thought process for where a researcher is able to think about approaching data collection through mediums of questionnaires, interviews or other means of communication to interact with their study subjects and gather the raw data as a result. The choice of what philosophy to focus on assists towards the final decision on the method of data collection techniques which are to be used for analysis leading to the overall results and conclusion of the study and how the person reading evaluating the research should interpret it. Saunders et. al, (2023) breaks down the idea of research philosophies into four key areas of thought: Positivism, Critical Realism, Interpretivism and Pragmatism, each of which have their own unique ‘sub philosophies’ in terms of the nature of the reality or being (ontology), what is constituted as ‘acceptable knowledge’ (epistemology), the role of the resulting values (axiology) and the typical methods used in this research. This nominated study aims take on a mixture of pragmatism with some positivism philosophies for the following reasons: in the context of employees working in a banking environment at Credit Agricole Ukraine, it is important to retrieve quantitative data from employees to measure some aspects objectively. Due to the demanding and complex and stressful nature of banking environments, Kim & Yeo (2024) notes how there are many factors that contribute to an employee's working experience, some of which include dealing with maintaining strong customer satisfaction, immaculate attention to detail involving banking processes and culture, critical care when dealing with system errors or disruption etc., the answers surveyed employees provide will most likely be varied in satisfaction levels that contribute to their career progression at the bank. This has also been amplified by potential emotional distress and anxieties caused by the ongoing situation regarding the Russian invasion of Ukraine outlined by Xu et. al, (2023), although everybody's experience may differ from one another. This dynamic human nature element per employee is understandably not binary and may require careful analysis or perhaps further evaluation once the results are processed after the survey, which requires the flexibility in choosing methods used in data analysis, something which pragmatism primarily

involves. Unlike positivism that involves hard data, Kaushik & Walsh (2019) evaluates how pragmatism offers more necessary context to the perception of each employee's working situation and their actions within the workplace. Pragmatism may help determine if engaging in continuous training at the bank can positively impact employee mindset at approach performance and motivation to improve skill levels, investigating if these factors alter their future career outlook at Credit Agricole Ukraine and if they are projected to be at the company short-term, long-term or to establish a permanent career at the bank until retirement.

3.3.1 Chosen approach

The most appropriate research approach to use for this study based on Creswell and Creswell (2021) is through quantitative research to gauge what the collective impact continuous learning and development systems on employee performance and career progression at Credit Agricole Ukraine. Quantitative research provides a generalised and measurable form of data that can be collected from a large population sample size and illustrated through statistical analysis. By using structured and critically worded questionnaires that lack any question vagueness or risk of misinterpreting questions, it ensures the most accurate result with transparency and integrity taken from a larger representative sample of employees and managers working at Credit Agricole Ukraine. The resulting research conclusions help to identify any correlations in the relationship between a). employees actively interacting with and participating in T&D at Credit Agricole Ukraine and b). how motivated employees are and their drive for internal career progression through self-determination. Creswell and Creswell (2021)'s view on quantitative research is that it helps a research topic to achieve stronger reliability in the collected results through structured surveys or questionnaires, determining if a relationship that exists among all the variables taken from result. Furthermore, due to the objective nature of quantitative methodology gathered from larger population sizes, the validation of the results reduces any form of bias or conflict of interest that are not skewed in favour of one side over another. Saunders et al. (2023) further agrees to the use of quantitative methods, especially being the ideal candidate for taking on organisational studies of a large scale, in this case Credit Agricole Ukraine. Saunders et al. (2023) argues that quantitative methodology helps to make generalised objections through 'positivism', in other words objections that can be easily replicated and may not require too many existing permutations or unique contexts, therefore can be used as

benchmarks for pursuing follow up research or future studies depending on the relevancy to the topic and hypotheses.

3.4 Research strategy

Saunders et. al, (2023) highlights eight key areas for how research strategy is best used for: experimental research, survey research, action research, case study research, grounded theory, ethnography and archival research. The primary research strategy that is focused upon in this study is the use of 'survey research' as it is the most appropriate when dealing with social studies and social environments, in this distinct case a banking environment with banking employees. Described as "the collection of information from a sample of individuals through their responses to questions" (Ponto, 2015, p. 168), the use of survey research is the most convenient to tap into when conducting this research as it allows the researcher to target a sizeable population through use of questionnaires that can be customised with a mixture of both closed and open ended questions in order to contextualise social based opinions and experiences that have a generally provide a versatile set of answers. (Ponto, 2015) also pinpoints how strong and coherent survey research targets and focuses upon the correct demographic for the population sample, in this case the researcher specifically targets employees of Credit Agricole Ukraine. It is important to take careful considerations when exploring the use of survey research so that it is done correctly, providing the correct types of questions involving the key and mostly relevant areas adjacent to the main topic, research questions and hypotheses of this research, avoiding any vague or irrelevant subjects that could confuse the participant and compromise the results, resulting in unconventional or inconclusive. Luckily, the versatility of survey research allows this to be repeated over a number of time periods and can produce a change in answers, though dependent if the same participants or new participants are asked the exact same series of questions from the original survey. This can help illustrate and highlight key differences in attitude, behavioural patterns or any other phenomena experienced as time progresses, where potentially newer, more modernised approaches to training and development come to attention for further analysis. There is some debate if this research overlaps with the 'case study research' strategy, as by definition by Yin (2014) describes case study research as an empirical inquiry that investigates phenomena in depth towards real world contexts, however this research is to a more secondary level. While the topic mentions and targets a specific financial institution (i.e. Credit Agricole Ukraine), the level of detail towards the institution

itself is not overly in depth but instead sets up the background research to the main topic and hypotheses, but it remains relevant as the opinions of their employees towards training and development are taken into account and to be documented in this research.

3.5 Data collection methods

The method of which the research data is to be collected and accumulated are through use of questionnaires for the quantitative data, all of which go towards the survey study. There are several advantageous reasons for implementing questionnaires for the purpose of this study, none more so than its ease of creation using Word processors or third party online survey tools and applications, allowing for simple online distribution and customisation of pilot drafts in the event that questions require evaluation. Marshall (2005) backs up this motion as well as highlighting other major advantages opting for the questionnaire method; these include yielding high quality quantitative data for illustrating results, withholding the disclosure of any personal information related to the participants by submitting their responses anonymously therefore reducing bias when choosing subjects for research participation and lastly due to its convenient nature questionnaires bring strong response rates depending on the size, this is beneficial to the surveyed individual as it can be completed with flexibility if selected timeslots are not convenient. Prior considerations however must be made when structuring the questionnaires, Wu et. al (2022) specifies that while questionnaires are easy to send to individuals online the average response rate to surveys is only 44.1%, evaluated from a large random population size. Since the questionnaire is targeted to specific demographics (i.e. workers from Credit Agricole Ukraine) it looks to yield higher rates of response. Another consideration from Einola and Alvesson (2020) is that complex questions that are not clearly defined often fail to bring accurate results due to how individuals interpret them, stating “a careful inquiry, like the present one uncovering how people interpret survey questions against their personal experience and organizational context(s), raises serious doubts about claims for solid methodological rigor and objectivity of questionnaire studies” (Einola and Alvesson, 2020, p. 109).

3.5.1 Primary data collection

The pilot questionnaire will be given to employees and managers that aims to ask the participants a series of contextual close-ended questions (between 15-20) that are measured

using the Likert scale method, evaluating their responses to questions using the choices of strongly disagree (1), disagree (2), neither agree or disagree (3), agree (4) or strongly agree (5). There are to be optional comment boxes for most questions in order to gauge further context and justification for the answers given by participants, this allows them to express points that some if not most feel need to be addressed within this survey.

The questionnaire respondent's data is then compiled into a software called Statistical Package for the Social Sciences (SPSS), an IBM developed tool focused on delivering organisation, analysis, and the interpretation of numerical data through inferential statistical techniques, including regression analysis (Pallant, 2020). Using SPSS allows researchers to perform these techniques efficiently, making it specifically useful towards identifying distinct patterns, testing hypotheses, and drawing valid conclusions from large quantitative datasets.

3.5.2 Creation and Distribution of Questionnaires

The questionnaire was curated through Google Forms, comprising of a series of questions ranging in objective questions in the opening section (questions 1 to 11, question 32) and subjective answers for the remainder to closed end questions, with exception to demographic and occupational criteria, for example age, gender, department, job role etc., these would be useful for general analysis. To eliminate issues with language barriers, all questions were asked in English but translated into Ukrainian as to avoid any misinterpretations of the asked questions. In total 55 questions were asked: 12 of these were objective and 43 were subjective. These questions were predominantly measured on a Likert scale (a scale of 1 to 5), with answers being based on participants' perceptions to statements that relate to topics such as: training and development relevancy & quality, current job responsibilities affected by training and development, impacts on career progression, morale, motivation, gaps, challenges and the general overall experience working at Crédit Agricole Ukraine. The final questionnaire was distributed via email to an unconfirmed number of Crédit Agricole Ukraine employees, helped by a mutual third party to the study who is a current & active employee at the company. The projected sample population size aimed for between 50-100 respondents, however due to complications surrounding the ongoing situation in Ukraine, there were delays in staff completing and submitting the questionnaire forms for this research, requiring a strict cutoff after a certain period. In total, 55 questionnaires were submitted.

3.6 Gaining access

Due to the ongoing situation regarding the Russian invasion of Ukraine starting in 2022 up until present day, there have been several difficulties raised with retrieving data from the subjects of this study. With travel restricted to Ukraine, the use of online communication has been crucial to the study and the distribution of questionnaires had required a third-party contact linked to Credit Agricole Ukraine to supply the questionnaire material to the candidates.

An introductory letter to Credit Agricole Ukraine outlines the purpose of the study, what the study aims to achieve in its objectives and hypotheses, how the study plans to benefit the organisation through participation and transparent agreements to not disclose any employee and manager identifying data, ensuring complete confidentiality. Final ethical approvals and consents are to be acknowledged by all participants of the study before commencing the questionnaire and collecting any data for analysis.

3.7 Informants and their recruitment

i) Informants:

For the general population and sample size of Credit Agricole Ukraine, approximately 45-50 candidates will be selected, including: Employees – 35-40 participants from different departments, levels, job titles and ages to capture diverse perspectives, as well as managers – 5-10 participants who are responsible for overseeing the implementation of training programs, however, the number and selection process will be flexible between probability and non-probability samples. The study will also consider a stratum with an equal number of men and women to gain a representation of both genders. The process of selecting managers will be purely purposive or convenient depending on availability.

ii) Justification:

Employees that experiencing the training and development programs and how it impacts their career progression while managers can provide an outlined insights into effectiveness of the study, goals etc.

iii) Participants will be selected based on the following criteria:

Level of experience: a mix of junior and mid-level to explore how learning impacts career development across different hierarchies. The senior executives will be excluded as their roles are less directly involved in day-to-day training outcomes. Also, a willingness to participate in research and make a meaningful contribution.

iv) Recruitment strategy:

The participants of the questionnaire for the purpose of this study are strategically recruited through: An invitational internal email is sent to Credit Agricole Ukraine employees and managers, outlining an overview of the study's research purpose and the contributory benefits in participating in the questionnaire. Voluntary participation by employees who are explicitly briefed on the assurances of confidentiality and anonymity through consent forms.

3.8 Ethical consideration

There are many highly important ethical principles to be taken into consideration for research publications to provide quality research by addressing and staying compliant with all ethical frameworks associated with the research topic. This not only ensures the protection of the integrity and transparency of the research process but also maintains complete anonymity of all chosen participants. One of which is '**informed consent**' where participants will be informed about the purpose, objectives, methodology and role of the research: a written consent form stating that the participant voluntarily agrees to participate and has the right to withdraw at any time and confidentiality measures. It gives the opportunity for all participants to ask questions and to receive detailed answers to them before giving their consent. Creswell and Poth (2018) details why it is imperative to ensure that informed consent is provided and followed so that the protection and anonymity of participants as well as free participation without any additional coercion or pressure on them, paying particular attention to the hierarchical structure of Credit Agricole Ukraine. **Confidentiality and anonymity** are other critically important ethical factors to take into consideration in order to protect the identities of participants, robust measures in confidentiality must be applied in the study, this includes assigning generic labels to participants (e.g. person A, person B etc.) and there eliminates any identifying data in all published research reports. Ensuring secure storage of data, such as digital (password-protected files). Saunders et al. (2023) highlights the importance of maintaining anonymity and confidentiality of information, given that sometimes participants are reluctant and apprehensive to share their truest and honest

opinions for fear of repercussions because of the study. Finally, **voluntary participation** targets employees and managers of the organisation who nominate themselves to participate and share their personal impressions and viewpoints on the learning and development system will be informed about voluntary participation. Bryman (2021) highlights the importance of voluntary participation in research as to comply with the ethical standards by stating how the research design must prioritise minimising any experienced psychological, professional, and/or physical harm or trauma during the surveying or interviewing process, therefore avoiding any disclosure of confidential banking practices that may negatively impact the bank's reputation as well as its employees. Ritchie et al. (2022) also follows with this saying that researchers should be able to identify and reduce risks to tend to the wellbeing of all participants throughout the research process. Lastly the participants will be informed about the transparency of the data used and how they will be used, stored, and shared, this is to comply with any GDPR regulation within the European Union about data protection of the person.

3.9 Data Analysis

For the quantitative research used in this area of study, it is important to consider the most appropriate choice of techniques used for data analysis. This not only validates if the research questions are addressed in a systematic fashion, but the offered insights are practical and the results are reliable. The study looks to nominate the following methods:

i) Descriptive Statistics

The use of descriptive statistics relies on large, generalised datasets to be broken down into a descriptive form using statistical measures such as the means, medians, modes, standard deviations and frequency distributions of the collected data that are used to summarise and quantify into the results and conclusions of the study. Descriptive statistics gives researchers freedom to organise and describe the main characteristics of one or more datasets, for example in responses to questions involving topics such as employee engagement with existing training programs or projected career progression through motivation and self-determination, helping to identify trends and focus on any potential issues (for example, low employee morale or lack of variety in training) through the collected data. Saunders et al. (2023) describes descriptive statistics as an essential tool for detailing

large datasets through quantitative research, leading to a strong understanding of the data before testing for hypotheses.

ii) Reliability and Validity Checks

The reliability and validity checks help to confirm if the instrument used for data collection (i.e. the proposed questionnaire) shows integrity and consistency that is able to accurately measure the variables compiled for the sake of this research. Reliability is assessed through the use of 'Cronbach's alpha' to test for internal consistency, aiming to prove if similar questions being asked in similar contexts but worded differently yield a consistent response from the participants. An example of this may be questioning if "training satisfaction" are tightly linked terms that give a similar result from participant to participant. The statistical method of Confirmatory Factor Analysis (CFA) provides validation for a correlation of constructs (e.g., impacts of training, internal career growth) against a set of variables, in other words "allowing the researcher to test the hypothesis that a relationship between observed variables and their underlying latent constructs exists" (Suhr, 2006, p.1). Using CFA is beneficial to science research for its replicable nature, improves the trustworthiness of the findings and reduces any biases that may dispute the outcomes of the research as well as the hypotheses (Creswell and Creswell, 2021).

iii) Correlation Analysis

Correlation analysis evaluates relationships between variables such as employees participating in training and development, auditing employee skill levels, and an employee's internal career progression at a company. Through use of the Pearson's correlation coefficient, it determines the combined strength and direction of these relationships. Hypothetically if there exists a strongly positive correlation in the relationship between employees participating in training and the employee's internal career growth at a company, it aids the hypothesis of training systems improving professional development. According to Greener and Martelli (2021), correlation analysis takes a crucial first step for researchers to identify unique or critically important connections that exist between a set of variables and if they change in parallel to one another, particularly impactful for human resource research studies.

iv) Regression Analysis

Multiple regression analysis looks to understand how independent variables can foresee and predict dependent variables. Regression analysis quantifies the impact of various predictors that can positively or negatively affect a research's outcome while simultaneously considering a participant's demographic characteristics that may influence these factors, for example their gender, age, working background etc. The fundamental reason of using this technique is to answer specific research questions but takes a step back to reflect on the results to different levels of complexity and contexts, for instance "*to what degree would training influence an employee's motivation in order to further career growth?*". The regression phenomena bring additional nuances towards testing complex hypotheses and are seen as important according to Field (2021) as it helps with distinguishing how secondary aspects or factors may contribute towards the predictor variables.

v) Hypothesis Testing

Inferential statistical tests help to validate the outlined hypotheses regarding the impact of training systems. These tests determine if any observed patterns show statistical significance or by a random set of circumstances that concluded in a conventionally lucky result. Inferential testing applies robustness and generalised results towards the research and can be scalable towards a larger population outside the original sample size. Bryman (2021) believes hypothesis or hypotheses testing provides empirical evidence that can either support or improve upon the theoretical claims based on quantitative research or alternatively oppose, disprove or counter it. Hypothesis testing potentially hints at giving crucial insights towards the culture of training and development at Crédit Agricole Ukraine as a result of the study.

3.10 Conclusions

The concluding methodology for this study will comprise of a quantitative survey research design, issuing a comprehensively structured questionnaire comprising of closed questions using the Likert scale to collect objective data from participating employees and managers of Crédit Agricole Ukraine. The ethical measures were considered prior by the researcher and to be put in place through the use of consent forms, where all participants are asked beforehand to acknowledge the terms and conditions surrounding the study, their contributions to the research and reassurances of complete anonymity when taking the questionnaires, though they have the right to reject consent if the terms and conditions do not

get accepted. The philosophical framework aims to bring the combination of positivism in a sense of measuring the research objectives with pragmatism for certain contextual nuances, addressing both the empirical and complex human factors that centre around a concise, demanding and bureaucratic banking environment. Through use of descriptive statistics, the results from the distributed questionnaires are projected to show the average and spread of the quantitative data, painting a patterned picture of the relationship between the employee training engagement and the productivity and motivation levels that follow. Visualised graphical data through scatter plots and histograms will attempt to aid the reader in order to convert the complex statistical findings into a clear readable format. The ethical safeguards are considered with the pillars of informed consent, secure data storage, and voluntary participation taking considerable priority, maintaining the protection of the identifiable data all participants and upholding the research data's integrity. Overall, the overarching goal of this study is to produce concrete and generalised insights and offering tangible recommendations for optimising the use of training and development systems and practices at Crédit Agricole Ukraine.

CHAPTER FOUR

RESULTS & FINDINGS

4.1 Introduction

In this chapter, the gathered data from the participants who partook in the designated and distributed survey to Crédit Agricole Ukraine employees as part of this quantitative research. The resulting data is presented to the reader in a visually transparent manner to breakdown and analyse the general and preliminary results of the recorded answers from participants of this questionnaire, which serves as the medium for the statistical analysis of this report. The results are analysed further using IBM's SPSS software version 30 where the data is imported, parsed and calculated through a series of predefined algorithms that centre around retrieving descriptive statistics as well as reliability, regression and correlations, aiding the testing for the three hypotheses. Each heading depicts different aspects of the questionnaire, including a brief insight into the demographics of the participating candidates, their level of occupational role as well as their level of working experience based on how many years they've had a working position at Crédit Agricole Ukraine but expanding out to their total number of years in a working capacity. The questionnaire is then analysed in depth to calculate its reliability for appropriate use in this research, as well as the use of descriptive statistics to understand the means and standard deviation of the Likert scale based questions, further ensuring if there is an optimal spread of answers given, or if answers are too widely or too thinly spread among the consensus of the survey respondents. This is concluded with the breakdown of correlation and regression testing towards the three nominated hypotheses, interpreting if the objective collected data meets the desired thresholds to be considered both statistically consistent as well as being positively or negatively linear in comparison with two or more varied criteria.

4.2 Demographic Information

Table 4.2a Gender of Participants

Gender	Total	Percentage (%)
Male	24	43.63
Female	30	54.55
Prefer not to say	1	1.82

Table 4.2b Age Group of Participants

Age Group	Total	Percentage (%)
Under 25	5	9.10
25-34	25	45.45
35-44	14	25.45
45-54	6	10.90
55 and above	5	9.10

With no predetermined or specified target for demographic characteristics of the population sample, other than employees of Crédit Agricole Ukraine, the aim for the survey was to keep things simply random, sharing equal measures in gender and age groups. Out of the 55 consenting participants taking the survey, the breakdown of the gender demographic was the following: it was a near perfect split down the middle of male and female participants, just over half of the population sample consisted of females (54%), compared to males who were slightly outnumbered (44%) while one participant preferred not to disclose their gender (2%).

As for the age demographics, the majority of participants were aged between 25 and 34 years of age (46%) – these were ideal candidates for the topic of career progression. The second common participant, a quarter of which were aged between 35 and 44 years (25%), the final quarter were a minority of candidates aged 45-54 (11%), under 25 (9%) or 55 and above (9%).

4.3 Occupational Information

Table 4.3a Job Role Levels of Participants

Job Role	Total	Percentage (%)
Entry Level	1	1.82
Junior	11	20.00
Mid-Level	11	20.00
Senior	9	16.36
Manager	7	12.73
Other	16	29.09

Table 4.3b Participants Years of Working Experience at Crédit Agricole Ukraine

Years of Exp. (CAU)	Total	Percentage (%)
Less than 1	3	5.45
1-5	28	50.91
6-10	17	30.91
10-20	6	10.91
More than 20	1	1.82

Table 4.3c Participants Years of Working Experience in total

Years of Exp. (Total)	Total	Percentage (%)
Less than 1	3	5.45
1-5	17	30.91
6-10	15	27.27
10-20	9	16.36
More than 20	11	20.00

From the 55 questionnaires, each participant input their level of role currently active at Crédit Agricole Ukraine. The recorded data for the most part showed an equal level of job role with exception to a single entry-level candidate (2%). Junior and mid-level participants were the largest outside of ‘other’ category, both making up one fifth (20%) of the overall count, while senior staff and managers amounted to just under a third (16% and 13%

respectively). Although the largest slice of the population indicated ‘Other’ when asked about their role level and manually typed their role for reference, this question’s syntax may have been misinterpreted in error, this is due to some participants specifying keywords such as “junior”, “senior”, “lead”, “head”, “director” and “chief” in their inputs. In the category of working experience, two separate contexts were asked of the candidates: their time working for Crédit Agricole Ukraine and the other being their total working experience. Over half of the respondents confirmed they’ve worked at the bank 1-5 years (50.91%) or combined with those who answered 6-10 years (30.91%) it would make up four fifths of the overall. Only three respondents have been at the bank less than a year (5.45%), six have been employed for 10-20 years (10.91%), while only a single person has worked at Crédit Agricole Ukraine for over 20 years (1.82%). In conjunction with this information, employees also answered about their total working experience which showed data more spread out with exception to the same number only having less than a year of total work experience (5.45%). Those who’ve worked 1-5 years accounted for nearly a third of people (30.91%), compared to nearly half of those who answered in the previous question but still was the leading category. This was also followed by those who’ve worked 6-10 years total (27.27%), collectively made up nearly three fifths of people – also crucial to the study due to them being towards the prime years of career progression to land senior or manager roles. More people however were found to have over 10 and up to 20 or more years of experience, especially the latter of these options where the numbers of 20 or more years experience rose from 1.82% to 20%, this is also very useful for the research as participants in this category may provide some insights to whether or not in their past experience if training and development systems are beneficial for career progression or if makes little to no difference.

4.4 Reliability Testing (Cronbach’s Alpha)

To ensure the created questionnaire was of reliable and suitable quality for the participants partaking in this research, the questionnaire was first put forward for reliability analysis through SPSS, looking to achieve a reasonably high Cronbach Alpha value (α). Tavakol and Dennick (2011) pedal the importance of conducting reliability testing as a way to accurately evaluate assessments and questionnaires by indication of a Cronbach’s Alpha value, a formula that tests for a questionnaire’s consistency through a scale, commonly a Likert scale (for example, on a scale of 1-5, strongly disagree to strongly agree etc.) and how participants respond to the questions based on their answers effect this value. Measured from

0 to 1, the higher a Cronbach's Alpha value is, the higher its consistency, although an optimal threshold lands anywhere between ≥ 0.70 to ≤ 0.95 according to Bland and Altman (1997), furthering that 0.90 to 0.95 is classified as "desirable". Tavakol and Dennick (2011) dispute this, as they claim an alpha value (α) exceeding 0.90 suggests 'redundancies' within the questionnaire, requiring some questions to bring more variance or to be cut out of the survey altogether due to repetition on similar points. If however, the value is calculated to less than 0.70, it is deemed unreliable and should be relegated to a pilot test and require rewrites or tweaking of certain questions until the threshold is met.

4.4.1 Preliminary Analysis of Questionnaire (Reliability)

Using SPSS, the questionnaire was tested for reliability to ensure high Cronbach Alpha values were being returned. In total only 43 out of the 55 questions were tested for reliability due to questions 1 through to 11 (demographic and occupational related questions) and question 32 (specific yes/no question related to 'impact on performance' section) not being measured on the Likert scale, therefore did not require consistency in this context. Each section of the questionnaire was broken down individually for consistency, as well as the entirety of the questionnaire with exception to the previously mentioned questions.

Table 4.4.1 Reliability Analysis of Questionnaire using Cronbach's Alpha (α) values

Questionnaire Section	Cronbach's Alpha (α)	N of Items
Training Relevance & Quality	.742	11
Impact on Performance / Career Progression	.861	10
Organisational Support & Motivation	.622	3
Gaps & Challenges	.519	10
Evaluation & Recommendations	.655	9
Overall Questionnaire	.900	43

Evaluating the reliability analysis using a Cronbach's alpha (α) value for each Likert scale question in each section of the questionnaire as well as the overall structure of the

questionnaire indicates positive reliability as an entity. The overall questionnaire possesses a high alpha (α) coefficient of .900, therefore confirming it to be a highly reliable instrument to use for surveying the participants and gathering the data for this research. However, based on Tavakol and Dennick (2011)'s assumption of a questionnaire showing redundancies when reaching an alpha value (α) of ≥ 0.90 , it may be subject to a few questions irrelevant to the study, but more for additional information that can be used for conclusion discussions.

Breaking down the individual questionnaire sections, the core subjects of 'Training Relevance & Quality' and 'Impact on Performance / Career Progression' show strong alpha (α) values of .742 and .861 respectively, indicating positive reliability for use. There were sections such as 'Organisational Support & Motivation' and 'Evaluation & Recommendations' which returned values of ≥ 0.60 (.622 & .655 respectively) falling into an acceptable range but could be refined or reworked to boost this – although for Organisational Support & Motivation, due to the low quantity of questions, this was to be expected. The weakest area of the questionnaire was found to be in the 'Gaps & Challenges' section, achieving a substantially low reliability value of .519, falling into being on the cusp of reliable but highly recommended to reformat, though due to time constraints and the delays in the return of questionnaires, it was unable to be revised. Despite this, given the overall questionnaire declaring a very high reliability score, the researcher was happy to proceed.

4.5 Descriptive Statistics Analysis

Exploring the results of the submitted questionnaires in a more granular fashion, the breakdown of descriptive statistics based on the types of questions and what sections it covers. This not only gives the reader an understanding of the most commonly chosen answers from the presented options on a Likert scale (i.e. the minimum and maximum modal answer, where 1=strongly disagree to 5=strongly agree), but what the average answer chosen was through use of 'means' and how spread out the data is with use of 'standard deviation'. Sin Yin et. al (2016) explain how the use of means and standard deviations when analysing data recorded by questionnaires can be interpreted as questions and answers are being spread equally and contributing fairly to the overall experience, if this is not the case there may be problems with how questions or question sections contribute to the survey and to be considered carefully. The golden rule for determining this according to Sin Yin et. al (2016) is the "2:1 ratio", where if the largest standard deviation (SD) for a question or group of

questions should not be twice of the smallest standard deviation (SD), similarly interpreted as the empirical (68-95-99.7%) rule.

4.5.1 Descriptive Statistics of Questionnaire using Mean (M) and Standard Deviation (SD)

Table 4.5.1 Descriptive Statistics of Questionnaire using Mean (M) and Standard Deviation (SD) values

Questionnaire Section	Min.	Max.	Mean (M)	SD	SD Range
Training Relevance & Quality	2.73	4.91	3.71	.39215	3.32 – 4.10
Impact on Performance / Career Progression	2.00	5.00	3.70	.48419	3.22 – 4.18
Organisational Support & Motivation	2.67	5.00	3.83	.50460	3.33 – 4.33
Gaps & Challenges	3.00	4.80	3.65	.33657	3.31 – 3.99
Evaluation & Recommendations	2.78	4.89	3.70	.35036	3.35 – 4.05

Studying the mean values for the collected data per section of the questionnaire, the researcher identifies that the small difference in mean range between sections (3.65-3.83) suggests a moderately positive perception among the answering participants. The Organisational Support & Motivation section achieving the highest score and therefore a positive lean in consensus, in contrast to Gaps & Challenges scoring lowest and showing slightly more of a mixed or critical response among respondents. For the standard deviations values the ranges were recorded relatively low (.33657 to .50460) and therefore showing more consistency and less variation in answers among participants, the widest range discovered circulated around Organisational Support & Motivation and the narrowest around Gaps & Challenges also. Given the consistencies surrounding the recorded data and the lack of erratic or unconventional answering patterns, the researcher deemed this data to be suitable for hypothesis testing.

4.6 Hypothesis Testing using Correlation and Regression Methods

Given the outlined three hypotheses in relation to this research, two specific testing method models of the quantified data are required in order to formulate proof of truthful hypotheses or at the very least bear enough relevance to the study by how the participants (i.e. the sample population) answered questions through submission of the questionnaires but may be subject to further study if inconclusive. The first of these tests are through the use of Pearson correlation coefficients (r), determining if there exists an association (or correlation) between two or more sets of variables using a value between -1 (inverse) to +1 (perfect linear) (i.e. the ‘r-value’) and if they are statistically significant with hypothesis testing using a ‘p-value’, according to Janse et. al (2021). This is echoed by Schober et al. (2018) who establishes the main use of correlation analysis in questionnaires is to see if these r & p values of two sets of questions or question sections react positively or negatively when interacted with one another, establishing either an equal or opposite pattern. A second test is through regression, explained by Roustaei (2024) where a dependant variable (or response) is compared with an independent variable (or predictor) in order to predict and interpret the relationship, this is what is known as ‘linear-regression analysis’. This type of analysis has a crucial impact towards testing the effects of a hypothesis according to Roustaei (2024), with each factor (i.e. a question or set of questions in a survey or questionnaire) holding a regression coefficient (b) that holds a link to the outcome, if this coefficient is zero ($b = 0$) it confirms there is no real effect and therefore results in a null hypothesis. Using a combination of these two methods aims to prove if a hypothesis returns a positive and statistically accurate result through studying correlation and regression values via the acquired data from the research questionnaire. However, to make testing more granular, further variables were created in SPSS to pinpoint certain questions / niche sections for different topics:

Fig. 4.6.1 – SPSS variables

TrainingFramework = *MEAN(Q12–Q21)*
SatisfactionRetentionCareer = *MEAN(Q23–Q31)*
EmployeeMorale = *MEAN(Q35–Q36)*
TrainingEngagement = *MEAN(Q27–Q30)*
JobPerformance = *MEAN(Q23–Q24)*
KPIUse = *Q33*
IndividualSuccess = *MEAN(Q23-24)*
OrganisationalSuccess = *MEAN(Q37-38)*

The reasoning for creating these variables aids to highlight specific nuances in niche topics within a section of the questionnaire that are explicitly targeted in the research hypotheses. For example, the concept of high employee morale outlined in H2 only targets two questions, while the use of KPIs for H3 only features in one question.

4.6.1 Testing for Hypothesis One (H1)

Table 4.6.1a Correlation Testing between Training Framework and Satisfaction & Retention of Career variables

Variable		TrainingFramework	SatisfactionRetentionCareer
Training Framework (Q12-21)	Pearson Correlation	1	.721**
	Sig. (2-tailed)		<.001
	N	55	55
Satisfaction & Retention Career (Q23-31)	Pearson Correlation	.721**	1
	Sig. (2-tailed)	<.001	
	N	55	55

Table 4.6.1b Regression Testing between Training Framework and Satisfaction & Retention of Career variables

Coefficients^a

Model	Understandis ed Coefficients		Standardise d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleran ce	VIF
(Constant)	.408	.436		.936	.354		
TrainingFrame work	.889	.117	.721	7.575	<.001	1.000	1.000

a. Dependant Variable: SatisfactionRetentionCareer

4.6.2 Testing for Hypothesis Two (H2)

Table 4.6.2a Correlation Testing between Employee Morale and Training Engagement variables

Variable		EmployeeMorale	TrainingEngagement
Employee Morale (Q35-36)	Pearson Correlation	1	.437
	Sig. (2-tailed)		<.001
	N	55	55
Training Engagement (Q27-30)	Pearson Correlation	.437**	1
	Sig. (2-tailed)	<.001	
	N	55	55

Table 4.6.2b Correlation Testing between Training Engagement and Job Performance variables

Variable		TrainingEngagement	JobPerformance
Training Engagement (Q27-30)	Pearson Correlation	1	.678
	Sig. (2-tailed)		<.001
	N	55	55
Job Performance (Q23-24)	Pearson Correlation	.678	1
	Sig. (2-tailed)	<.001	
	N	55	55

Table 4.6.2c Correlation Testing between Job Performance and Employee Morale variables

Variable		JobPerformance	EmployeeMorale
Job Performance (Q23-24)	Pearson Correlation	1	.208
	Sig. (2-tailed)		.128
	N	55	55
Employee Morale (Q35-36)	Pearson Correlation	.208	1
	Sig. (2-tailed)	.128	
	N	55	55

4.6.3 Testing for Hypothesis Three (H3)

Table 4.6.3a Correlation Testing between KPI Use and Individual Success variables

Variable		KPIUse	IndividualSuccess
KPI Use (Q33)	Pearson Correlation	1	.530**
	Sig. (2-tailed)		<.001
	N	55	55
Individual Success (Q23-24)	Pearson Correlation	.530**	1
	Sig. (2-tailed)	<.001	
	N	55	55

Table 4.6.3b Correlation Testing between KPI Use and Organisational Success variables

Variable		KPIUse	OrganisationalSuccess
KPI Use (Q33)	Pearson Correlation	1	.481**
	Sig. (2-tailed)		<.001
	N	55	55
Organisational Success (Q37-38)	Pearson Correlation	.481**	1
	Sig. (2-tailed)	<.001	
	N	55	55

Table 4.6.3c Regression Testing between KPI Use and Individual Success variables

Coefficients^a

Model	Understandis ed Coefficients		Standardise d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleran ce	VIF
(Constant)	2.240	.337		6.658	<.001		
KPIUse	.400	.088	.530	4.551	<.001	1.000	1.000

a. Dependant Variable: IndividualSuccess

Table 4.6.3d Regression Testing between KPI Use and Organisational Success variables

Coefficients^a

Model	Understandis ed Coefficients		Standardise d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleran ce	VIF
(Constant)	2.537	.306		8.279	<.001		
KPIUse	.320	.080	.481	3.994	<.001	1.000	1.000

a. Dependant Variable: OrganisationalSuccess

4.6.4 Interpretation of H1

“Creating a comprehensive training framework that covers key elements such as job role needs, practical skills application and frequent content reviews will have positive effects for employee satisfaction, retention and career growth at Crédit Agricole, Ukraine.”

Investigating the correlation between a practical and comprehensive T&D system covarying with positive effects on an employee's satisfaction leading to retention and career growth required two SPSS variables; **TrainingFramework = MEAN(Q12–Q21)** & **SatisfactionRetentionCareer = MEAN(Q23–Q31)**, determining if these two concepts lead to high scores recorded in the questionnaire. Pearson's coefficient (r) resulted in a score of

.721, meeting the threshold between -1 (inverse linear) and +1 (perfect linear) therefore showing a strong, positive linear correlation between a comprehensive T&D system and an employee's satisfaction leading to retention and career growth. This is further compounded with the two tailed p-value (p) returning less than <.001, meeting the threshold of being less than 0.05 – rejecting this as a null hypothesis (no relationship). This concludes a statistically significant correlation between these two concepts. For testing the linear regression, where **TrainingFramework** acts as the independent variable (predictor) and **SatisfactionRetentionCareer** acts dependent (response), the regression coefficient (b) calculated as 0.889, an almost parallel 1:1 ratio where any movement of a training framework point to a satisfaction & retention of an employee's career. The high t value of 7.575 gives indication that the slope is steep and greatly exceeds zero, meaning there is an active effect is in place. Subsequently the very small p value as shown to be <0.001, giving further evidence that a positive, yet faint relationship exists in the reaction between how applying training and development frameworks towards the satisfaction of an employee, as well as retention of their career at Crédit Agricole Ukraine. The null hypothesis of 'no existing relationship' is outright rejected.

4.6.5 Interpretation of H2

"High morale employees are more likely to be motivated in engaging with training and development systems, therefore exhibiting stronger job performance and advancing in their career with the same organisation."

In a similar investigation, a correlation test was carried out to prove if three different concepts surrounding an employee at the bank bring interlinking connections with one another: their morale, their engagement with T&D and their job performance. Three variables were examined in SPSS: **EmployeeMorale = MEAN(Q35–Q36)**, **TrainingEngagement = MEAN(Q27–Q30)** & **JobPerformance = MEAN(Q23–Q24)**. For employee morale and employee engagement with training, the Pearson's coefficient (r) resulted in a score of .437, sitting nearly in the middle in the threshold between -1 (inverse linear) and +1 (perfect linear), therefore assuming a below average correlation between an employee's morale and their engagement in T&D. Despite this, the two tailed p-value (p) returned <.001, making it statistically significant, rejecting a null hypothesis. In the case of employee engagement with training compared to job performance, the Pearson's coefficient (r) showed an improved score of .678, comfortably sitting in the threshold between -1 (inverse linear) and +1 (perfect linear), indicating a moderately strong, positive linear correlation employee engagement with

training and their job performance. The p-value (p) also returned $<.001$, also meeting the threshold of being less than 0.05 – again eliminating this as a null hypothesis. This also concludes a statistically significant correlation between these two concepts. Unfortunately, the relationship of job performance and employee morale brought about the most critical of the three correlation results, with the Pearson's coefficient (r) scoring a low value of .208, while sitting inside the threshold it showed the weakest linear correlation from the three tested. The two tailed p-value (p) also brought unforeseen values, exceeding the threshold of <0.05 , returning a 0.128 value. This proves to be statistically insignificant and results in a **null hypothesis**. Testing regression analysis was no longer required based on this result.

4.6.6 Interpretation of H3

“Using key performance indicators (KPIs) that include meeting target goals, customer satisfaction and productivity, will help conclude if a training and development system is effective in an employee’s individual and organisational success.”

The correlation test conducted for H3 consisted of a single question related to the use of KPIs at Crédit Agricole Ukraine, testing it against an employee's viewpoints on individual goal success but also the goals and company objectives of the organisation itself. Three SPSS variables were used for this hypothesis; **KPIUse = Q33, IndividualSuccess = MEAN(Q23-24) & OrganisationalSuccess = MEAN(Q37-38)**. In context of KPIs influencing individual success, the Pearson's coefficient (r) resulted in a score of .530, sitting midway between -1 (inverse linear) and +1 (perfect linear) indicating an average linear correlation, not leaning towards a strong or weak connection between the two concepts. As for the hypothesis testing, the two tailed p-value (p) returning less than $<.001$, making this a statistically significant correlation between these two concepts, rejecting a null hypothesis. Equally, KPIs influencing organisational success picked up similar values to the above, with the Pearson's coefficient (r) returning .481, again midway between -1 (inverse linear) and +1 (perfect linear) also indicating an average linear correlation, not leaning towards a strong or weak connection between the two concepts. The hypothesis testing resulted in an identical two tailed p-value (p) returning less than $<.001$, making this also statistically significant as a correlation between the two concepts, rejecting a null hypothesis. When conducting regression analysis firstly on the independent variable of **KPIUse** (predictor) and the dependent variable of **IndividualSuccess** (response), the regression coefficient (b) is only equalled to 0.400, meaning a 1 point change to KPIs gives a marginal movement to individual success (0.4:1). The t value of 4.551 shows a reasonably high slope, therefore significant and by virtue of the

relationship between t and p, the p-value subsequently returned a very low value of $<.001$. Overall, this classifies a statistically significant and positive relationship, inciting that higher KPI usage positively influences an employee's individual goals and targets, setting a psychological trajectory for career progression at Crédit Agricole Ukraine or beyond.

Contrasting this, regression analysis was also calculated on the independent variable of **KPIUse** (predictor) and the dependent variable of **OrganisationalSuccess** (response). Here, the regression coefficient (b) showed a lesser value of 0.320, meaning a 1 point change to KPIs gives a very marginal movement to individual success (0.32:1). The t value of 3.994 still remains relatively high and therefore produced a very low p-value of $<.001$. This echoes the results of the use of KPIs towards organisational goals and strategies at Crédit Agricole Ukraine or otherwise, albeit with slightly less of an effect. Both variables when compared with KPIs showed visibly positive relationships with slight effects and therefore suggests support for this hypothesis and rejecting any notion of a null hypothesis due to having no 'non relationship'.

4.7 Conclusion

Based on the interpretations of data recorded by the questionnaires on training and development systems at Crédit Agricole Ukraine, it reveals various significantly positive impacts on the concepts of employee satisfaction, retention, and career progression. H1 determined how a comprehensive training framework is strongly correlated with these outcomes, while H3 depicted how the use of KPIs can be a useful medium to help measure the success and potency of training and development initiatives based on evaluating both individual and organisational goals or targets. This helps to echo the criticality of what the role structured training programs does towards employee morale, performance metrics and influencing internal career development as well as the bank's effectiveness in the market. However, a caveat lies in H2, where although high employee morale is correlated with increased training engagement and improved job performance, the direct relationship between job performance and employee morale lacks substance due to a false statistical significance through the recorded questionnaire data.

CHAPTER FIVE

DISCUSSION & CONCLUSIONS

5.1 Introduction

The underlining point of this research paper is the examination of how financial organisations construct and implement a structured training & development framework to the individuals and the company's advantage, as a way to not only bolster employee engagement but also employee morale and motivation in order to further their career path internally and promote themselves into senior or manager positions, using Crédit Agricole Ukraine as the focus of this study. Several ideas were posited and mentioned during the literature review chapter, specifically referencing the use of KPIs that would act a bonus indicator to help gauge measuring individual and organisational success within Crédit Agricole Ukraine, notably during periods of heightened stress and anxiety due to the Russian invasion of Ukraine. The finalised and submitted questionnaires distributed to Crédit Agricole Ukraine employees and managers measured a total Cronbach's alpha value of 0.900, making the instrument valid to use and underscoring reliability and internal consistency among the answers for measuring the data accurately.

5.2 Summary of Findings based on Research Objectives

i. Crédit Agricole Ukraine employees appear satisfied that the various existing training and development frameworks (as seen with AgroSchool, Proximity University, Managerial School etc.) as heavily aligning with their roles and the goals and objectives set by the bank. This is evident by a strong Cronbach alpha value ($\alpha=.742$) and mean value (3.71) as shown by the 'Training Relevance & Quality' section of the questionnaire.

ii. The effects of greater employee training engagement generally show improvements in an employee's job performance, indicated by above average Pearson coefficients ($r = .678$, $p < .001$) in correlation testing between training engagement and job performance.

iii. Implementing comprehensive training and development systems shows signs of the employee's drive towards career satisfaction and long-term retention. ($r = .721$; regression $b = .889$, $p < .001$).

iv. The ‘Gaps & Challenges’ aspect of the questionnaire showed a low Cronbach’s alpha value of ($\alpha=.519$) and a moderate mean value (3.65), meaning the section may be unclear or too ambiguous to draw conclusive arguments about distinct gaps and challenges.

v. Similar to iv., the questionnaire may require refinement or rework to identify recommendations for the matter of increasing employee productivity that leads to effective career advancements.

5.3 Hypothesis One: Implementing training frameworks towards improving employee satisfaction and retention

The crux of H1 was the building and implementation of a structured training framework would improve the perception of an employee’s satisfaction levels by which they would look to self-retain themselves within the same organisation long-term. Based on the collected data, this idea is strongly supported by evidence of the submitted questionnaires. Hypothesis one demonstrated a very strong positive correlation between the structured training framework at Crédit Agricole Ukraine and the effects it has on employee satisfaction and the retention of their job position at the company, proven by the high Pearson coefficient value ($r = 0.721$, $p = < 0.001$). The regression testing galvanised this claim with an almost 1:1 ratio experienced from the regression coefficient value ($b = 0.889$, $p < 0.001$), meaning the resulting data aligns consistent with showing an importance of how structured learning and development initiatives influence this hypothesis. Referenced literature further support these claims, including Abubakar (2024) who identified strikingly similar positive correlations between the effects of employees interacting with newly constructed training programs and showing noticeable incrementing improvements in productive output and performance at their roles within privatised banks. In addition to this, job satisfaction improved due to employees experiencing the feeling of empowerment after participating in these T&D initiatives, therefore seizing control of their career direction trajectory either at the same organisation or elsewhere, although career longevity was not directly mentioned. Similarly, Aktar (2023) and Mothana and Al-Yafei (2024) noted equal patterns of linking strong positive impacts from T&D frameworks towards an employee’s satisfaction at their role. Aktar (2023)’s study of commercial bank branches throughout Bangladesh demonstrates how the idea of selected T&D framework methods and initiatives can help positively influence both employee satisfaction and performance, leading to conclude that a structured and balanced

approaches to training can lead to improved outcomes amongst the employees' performance and overall morale within their role. Mothana and Al-Yafei (2024) draws supported links to how job satisfaction brings strong correlation to working commitments and engagement, while also mediates the relationship between T&D methods like job rotation towards work engagement also. Given evidence gathered from this study's quantitative analysis and the supporting evidence from mentioned literature, implications suggest there exists conclusive links between implementing T&D frameworks to encourage improved satisfaction among employees, although job retention is very much a grey area and still open to further study and debate.

5.4 Hypothesis Two: Relationships between Employee Engagement, Employee Morale and Job Performance

H2 lands its focus on examining a trio of employee attributes and whether each attribute bears an interlinked relationship by how they interact with each other in a working environment. The concepts of employee morale, employee engagement and employee job performance were studied and analysed via the questionnaire and brought about disparaging relationships. When first placing employee morale versus their engagement in training, indications showed a moderately significant reaction through correlation testing with Pearson coefficient values recording ($r = 0.437, p < 0.001$), yet not groundbreaking. On the other hand, when employee engagement was put up towards job performance, a stronger reaction was present, showing Pearson's coefficient values rising to ($r = 0.678, p < 0.001$) and therefore confirming a more dynamic relationship between these two metrics. The main caveat with this hypothesis lies with a surprising weakness in the relationship between employee morale to job performance ($r = 0.208, p = 0.128$) resulting in a partially null hypothesis and concluding that these two are not significantly linked. This outcome slightly contradicts other results experienced in the literature review outlined in chapter one. For example, in Babajide (2020)'s research synthesis on the Central Bank of Nigeria, there exists positive effects on how T&D methods such as mentoring and job rotation and influences on other attributes such as employee engagement levels, employee commitment and overall job performance, but most importantly it insinuates effect on employee morale.

This is also true for Chovarda & Theriou (2021)'s PTO & PIED study on the Greek banking sector where it outlines strong links with perceived investment and opportunity mindsets to how employee engage with their work and subsequently enhancing their job

performance but implicates positive links to morale too. If compared to the resulting conclusion for the quantitative analysis for H2, the literature and study determine equally moderate correlations between an employee's morale and their job performance when faced with interacting and engaging with T&D initiatives, suggesting an overlapping effect. However, taking T&D out of the equation, there are conflicting and inconclusive arguments to be made about whether there exists a definite connection between an employee's morale and job performance exclusively. While this study's depiction of gathered data is not circumstantial enough due to a null hypothesis to confidently guarantee that morale will boost performance, other studies show differing sets of results that seem to be more positive. A possible reason for this could be the highly volatile environment happening in Ukraine where the ongoing Russian invasion of the country continues to be an issue. Employee morale is subjective in nature and may be influenced by a myriad of factors outside training, for example Xu et al. (2023)'s research on mental health and coping mechanisms during the 2022 Russian invasion of Ukraine outlines factors such as stress, distress, anxiety, insomnia, depression and additional other similar emotions and symptoms experienced by men and women in an active Ukrainian warzone. Therefore, on this basis, the results from this are somewhat diluted from its statistical connection to performance and may need revisions at a later stage.

5.5 Hypothesis Three: The Use of KPIs in Achieving Individual Success and Organisational Success

The third and final hypothesis shines focus on how the usage of KPIs is a practical instrument to help measure success rates in both an internal and external context from the point of view of an employee. The accurate use of KPIs theoretically would positively influence an individual's success rates based on personal or assigned targets, however this also works towards the organisational success through similar team targets and monthly/yearly objectives to help a company grow reputationally and financially. The resulting questionnaire data confirms that a moderately credible relationship exists in correlation testing, with both individual and organisational variables returning Pearson coefficient values close to either side of 0.5 ($r = 0.530$ for individual success & $r = 0.481$ for organisational success) and equally displaying similar regression coefficients indicating a ratio to 0.4:1 or thereabouts, leading to believe both success concepts can be interchangeable through using KPIs. Returning to Abubakar (2024) who explicitly explored the use of KPI

frameworks in banking environments, not only shares the sentiment of an identifiable and distinct link between KPIs and their interactions with individual and organisational success but also demonstrates noticeable shifts in employee productivity, efficiency and customer satisfaction. These pattern shifts suggests that KPIs give the employee self-awareness in the workplace and a perception of their performance progression or regression based on expected targets on a daily, weekly, monthly etc. basis. In a similar vein to KPIs, taking ideas from Polyanska et al. (2021)'s gamification research in the workplace, while not directly involving the use of KPIs, other metrics that mimic KPIs (e.g. scoreboards, points, rankings) can achieve the same levels of tracking and evaluation that have proven to positively influence individual and organisational performances in similar fashion. These are disguised as playing games amongst colleagues which as a biproduct can improve morale and happiness in small or large teams, making it beneficial alternatives for managers who struggle with stagnating productivity and atmosphere. This shared outlook from both this study and literature studies clearly promote the idea of some form of KPI to allow employees to track goals, progress and understand exactly what is expected of them before their aggregated effect becomes visible at the organisational level. Simultaneously it benefits shareholders who can transparently view performance levels to see if strategies or projects are worth investing into or seen as impractical and not advantageous to the direction of the company.

5.6 Practical Implications

Looking into this study from a practical standpoint, several significant implications can be made from the collective opinions of Crédit Agricole Ukraine staff and how it can assist human resources and training & development staff members develop and maintain the quality of T&D initiatives to not only improving employee skills but setting benchmarks to the positive influences it brings to an employee's career. The results from this study encourage the need of continuous investments toward versatile training frameworks as the relationship between satisfaction and retention makes it imperative to keeping internal employees morale thriving while continuing their internal career development journey and remaining loyal to their working positions. Crédit Agricole Bank Ukraine (2024) are already ahead of this curve, offering distinct training programs as well as part-time educational courses through their many schools (e.g. AgroSchool, Proximity University and Managerial School). These frameworks have proven to be greatly effective for their internal strategy in retaining and progressing employees as according to their 2023 numbers, Crédit Agricole

Bank Ukraine (2024) reported that 100% of their management jobs were internally filled and others who participated in training initiatives recorded an employee turnover rate of < 3%. This successful blueprint can positively impact other medium to large sized organisations that would be willing to bring a nurturing attention to T&D, as it has been proven to be effective at retaining permanent employees through increased loyalty and therefore reducing employee turnover, especially senior or management staff that have garnered years of prior experience (Dietz and Zwick, 2020). In addition, applied focus on a structured performance-based goal system at both an individual and department level can steadily monitor improvements in performance as per H3. Crédit Agricole Bank Ukraine (2024) make practical uses for KPIs for its training projects, among other internal affairs to gauge numerical data to better analyse their project's potency. Crédit Agricole Bank Ukraine (2024) outline their KPI targets by understanding how well the bank is doing at various aspects of their organisational goals and how senior team members and management coordinate and interact with their staff to keep up productivity.

5.7 Theoretical Contributions

A noteworthy theoretical contribution identified during this research was to understand why the relationship between employee morale and job performance produced a weak correlation, the addition dimension which potentially adds to this is how the strengths and weaknesses of an employee's mental state fares when being isolated in a volatile atmosphere during an active warzone. Xu et al. (2023)'s viewpoints on Ukrainian workers undergoing heightened levels of stress and anxiety may produce unforeseen abnormalities in an employee's morale that negatively impacts their job performance, more so than had previously been assumed. This parallels similar ideas with Bešić et al. (2024) who examined HR practices during times of stress and uncertainty during the COVID-19 pandemic, as banking environments in Bosnia and Herzegovina took empathetic caring approaches to improve employee engagement with T&D initiatives under these circumstances. Delving into these concepts further in more detail can add new layers to existing research and what researchers may investigate as ways to predict unintended skews in result analysis patterns due to troublesome atmospheres surrounding employees at organisations.

5.8 Conclusions

The overall study curated by the researcher aimed to determine if the effects of implementing a continuous training and development system positively influences and effects working employees at a Ukrainian bank in the context of using gained skills from T&D systems to self-motivate and improve their career trajectory within the company, expanding their internal horizons onto more senior or manager-based roles. Crédit Agricole Ukraine were nominated as being the central focal point of this study. The findings taken from this research conclude that not only does a formulated and structured set of training framework(s) strongly contribute towards improvements in an employee's self-worth through boosted morale and satisfaction but also is a catalyst to retain current employees through increased loyalty. Employees are more likely to perceive that if active efforts and investments are going into T&D systems by organisations such as Crédit Agricole Ukraine, it is there to actively encourage upskilling and showing belief in employee abilities to guide them on their internal working journey up the career ladder. Other insights that this study has provided is how moderate to strong relationships exists when engagement into T&D initiatives are brought before an employee's job performance and their morale, more significantly influencing job performance. The same type of relationship cannot be found when employee morale interacts with job performance as it instead brings the opposite effect, where little to no interaction occurs, bringing negative significance and therefore not a biproduct of one another.

On the final topic of KPIs, this identified indicator to tangible goal making but also the psychological impacts it has on employees. When employees understand their performance targets and how these align with organisational goals, they work with greater purpose and efficiency. This clarity not only improves individual outcomes but also contributes to broader company achievements.

5.9 Limitations of Study

There were several limitations that affected this study, first of which is the ongoing situation and uncontrollable nature of the circumstances happening in the nation of Ukraine. Delays in communication for retrieving questionnaires from Crédit Agricole Ukraine employees were unforeseen and slightly disrupted the sample size for the overall analysis, however this was beyond the control of both the participants and researcher. The relatively small sample population size of 55 respondents, although reaching and exceeding a minimum

threshold of 50 candidates for a quantitative research study (Delice, 2010), it lacked additional overhead to account for a 5% confidence level that may have brought more accurate results. However, there was a fair and spread balance in demographic and occupational criteria to eliminate any bias. As for the research instrument for measuring the result itself, i.e. the questionnaire, some sections returned low Cronbach's alpha (α) values for reliability. In hindsight, allocating additional time may have required further tweaks or rewrites and be labelled as a pilot, rather than being distributed as the final version.

5.10 Future Research Recommendations

While this study has proven several outlined assumptions, there is always room for improvement and further time to test other variable factors and delve into further niche exploration surrounding the topics of T&D and how it is influencing employee behaviour, skills and their climb in development. If further research is to be taken on to achieve more justifiable results, a larger sample size is necessary to get a wider scope of the opinions of banking employees. The research provided here is only a snapshot of the full work force among Crédit Agricole Ukraine branches, therefore it would be desirable to double or treble the population size, to expand the wider consensus of opinions. Opportunities to quiz other employees in other major Ukrainian international or domestic banking organisations, for example CB Privatbank JSC, Oschadbank JSC and Ukrreximbank JSC (Statista, 2024), on similar topics as discussed in this research would also be useful for creating comparative studies on more than a single entity where opinion can become more versatile and less biased towards different working environments. This can also extend to periodical follow up research using longitudinal design in order to continue tracking similar employees over a number of years to credibly see whether the same tested variables such as training frameworks, employee morale, job performance and KPIs all translate into reduced turnover employee turnover percentage rates. Changing or at least tweaking the research approach to employ qualitative or facilitate mixed methods instead of purely quantitative methods may also give a more nuanced opinion on how employees view Crédit Agricole Ukraine T&D interaction and contextualise their point of view about influencing their personal experiences in career building. Tashakkori and Teddlie (2021) deem this an appropriate way to understand employees through detailed interviews or focus groups, over pure numerical data to understand employee morale and engagement under circumstances, and if any external factors persuade or dissuade their internal career progression. However, the researcher

acknowledges that this would require additional time and resources to conduct further exploration into this topic but would have incentives to revision any hypotheses that did not return the intended results as had initially been forecasted.

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APPENDICES

Appendix A: Questionnaire Consent Form



RESEARCH ETHICS COMMITTEE

PARTICIPANT CONSENT

Title of Study: "The effects of establishing a continuous training and development system for personnel at a Ukrainian bank to further career progression (A case study of Crédit Agricole, Ukraine)"

The following informed consent must be mandatorily obtained from any person invited to participate in a research study in the form of a survey or questionnaire.

For this study, you will be completing a short questionnaire about "**How can training and development enhance employee performance and career progression in Credit Agricole Ukraine?**"

All responses you provide for this study will be completely confidential. When the results of the study are reported, you will not be identified by name or any other information that could be used to infer your identity.

By clicking "Yes" below, you acknowledge that you have read and understood that:

- Your participation in this survey is voluntary. You may withdraw your consent and discontinue participation in the project at any time. Your refusal to participate will not in any way adversely impact upon you.
- You have given consent to be a subject of this research and respond to the survey / questionnaire(s) as truly as possible.
- You do not waive any legal rights or release the University or the investigator from liability for negligence or misconduct.

Do you wish to participate in this study?

- Yes, I am consenting to participate
- No, I am NOT consenting to participate

.....

Signature

Name

Date

Appendix B: Final Questionnaire

Section 1: Demographics and Background

1. What is your gender?

- Male
- Female
- Prefer not to say

2. What is your age group?

- Under 25
- 25–34
- 35–44
- 45–54
- 55 and above

3. What is your highest level of education?

- High school diploma
- Bachelor's degree
- Master's degree
- Doctorate
- Other (please specify)

4. What is your current job role?

- Entry-level staff
- Junior staff
- Mid-level staff
- Senior staff
- Manager

5. Which department are you currently working in?

(Dropdown or free-text field)

6. How long have you been employed at Crédit Agricole Ukraine?

- Less than 1 year
- 1–3 years
- 4–7 years
- More than 7 years

7. How many years of total work experience do you have?

- Less than 1 year
- 1–3 years
- 4–7 years
- More than 7 years

Section 2: Training Program Participation

8. How many training programs have you attended in the past 12 months?

- None
- 1–2
- 3–5
- More than 5

9. Which types of training programs have you participated in?

- Technical or job-specific training
- Leadership development
- Soft skills (e.g., communication, teamwork)
- Compliance or mandatory training
- Other (please specify)

10. How did you learn about these training programs?

- Corporate email
- Managerial recommendations
- Peer suggestions
- Internal HR portal
- Other (please specify)

11. What was the primary mode of delivery for the training programs you attended?

- In-person sessions
- Online webinars
- Self-paced online courses
- Mixed (combination of in-person and online)

Section 3: Training Relevance and Quality

12. I find it easy to access training opportunities at Crédit Agricole Ukraine.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

13. The training programs are designed to meet the needs of my specific job role at Crédit Agricole Ukraine.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree

- Strongly agree

14. Training programs and materials reflect specific challenges and processes for my department.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

15. The training sessions include practical examples and case studies relevant to my work at Crédit Agricole Ukraine.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

16. The current training framework at Crédit Agricole Ukraine is flexible enough to adapt to changes in industry standards.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

17. Training sessions use hands-on practice or role-play scenarios.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

18. Credit Agricole Ukraine's training programs are relevant to my current job responsibilities.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

19. The learning objectives for each training program are clearly communicated to me before the session.

- Strongly disagree
- Disagree
- Neither agree nor disagree

- Agree
- Strongly agree

20. "The training topics and materials are kept up to date regularly to reflect changes in the industry or organisation."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

21. "I am satisfied with the quality of training content provided at Crédit Agricole Ukraine; it is practical, clear and relevant to my current role. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

22. "I am satisfied with the level of knowledge and expertise offered by the person or persons who lead the training programs."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Section 4: Impact on Performance and Career Progression

23. "The training programs I have attended at Crédit Agricole Ukraine have improved my job performance."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

24. The training programs help me achieve my individual performance targets.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

25. Training programs effectively address the skill gaps in my role.

- Strongly disagree
- Disagree
- Neither agree nor disagree

- Agree
- Strongly agree

26. **Feedback from training evaluations is implemented to improve future sessions.**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

27. **"I frequently apply the skills gained from training sessions in my daily work at Crédit Agricole Ukraine."**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

28. **"Participation in training programs at Crédit Agricole Ukraine has increased my confidence in taking on new responsibilities."**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

29. **"The training programs at Crédit Agricole Ukraine have positively influenced my long-term career progression."**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

30. **"My manager actively supports and encourages me to apply the skills I've learned in training."**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

31. **"After completing a training program, I am given more challenging tasks or responsibilities that help me use my new skills."**

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree

- Strongly agree

32. Have you experienced career growth (e.g., promotion, salary increment) due to training?

- Yes
- No

33. "The effectiveness of training programs are evaluated using clear 'key performance indicators (KPI), such as meeting target goals, customer satisfaction, productivity. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Section 5: Organisational Support and Motivation

34. " My manager provides me enough time and resources for me to attend and complete training programs. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

35. "I am motivated to participate in future training opportunities. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

36. My positive job morale (satisfaction and enthusiasm at work) motivates me to engage in training and development programs."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Section 6: Identifying Gaps and Challenges

37. "The training and development programs could be more effective with better alignment to individual and organisational goals. "

- Strongly disagree
- Disagree
- Neither agree nor disagree

- Agree
- Strongly agree

38. "Training programs are designed to align with the long-term goals of Crédit Agricole Ukraine"

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

39. "There is a clear connection between training initiatives and the bank's customer satisfaction targets".

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

40. The scheduling of training programs often conflicts with my work responsibilities.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

41. The availability of diverse training options meets the varying needs of employees.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

42. The duration of training sessions is adequate for covering the necessary material.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

43. Training programs would be more effective if they incorporated feedback from previous respondents.

- Strongly disagree
- Disagree

- Neither agree nor disagree
- Agree
- Strongly agree

44. "Communication about any upcoming training programs at Crédit Agricole Ukraine is clear and punctual."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

45. "The technological infrastructure (e.g., e-learning platforms, tools) adequately supports my participation in training."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

46. "The technological infrastructure (e.g., e-learning platforms, tools) is easy to use and easy to follow."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Section 7: Evaluation and Recommendations

47. "I am overall satisfied with the training and development programs provided by Crédit Agricole Ukraine."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

48. "I would recommend Crédit Agricole Ukraine's training programs to any of my colleagues."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

49. "The training programs adequately prepare me for future challenges and strategic priorities of the bank."

- Strongly disagree
- Disagree

- Neither agree nor disagree
- Agree
- Strongly agree

50. "The post-training evaluation process allows me to provide clear and constructive recommendations. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

51. " Training materials recordings are readily accessible for future reference. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

52. "There is sufficient follow-up support (e.g., coaching, refresher sessions) after training. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

53. "The frequency of training offerings matches my professional development needs."

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

54. "I feel encouraged to share ideas for new training topics or formats. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

55. "Insights from training programs are used in organisational planning and decision-making. "

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree