EFFECT OF STAFF TRAINING ON ORGANIZATIONAL PERFORMANCE (A CASE STUDY OF FIRST BANK OF NIGERIA PLC, WUSE II, ABUJA)

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JULY, 2018.

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A Project Submitted in Partial Fulfillment of the Requirements for the Award of Bachelor of Science (B.Sc) Degree in Business Administration, the Department of Management Sciences, College of Management and Social Sciences, Salem University Lokoja.

JULY, 2018

DECLARATION

I declare that this project is based on a study conducted by me (Oladimeji Bukola Folake) in the Department of Management Sciences, Salem University

under the Supervision of Mr. Adebayo Gbenga A. This project Report has not been submitted elsewhere for the award of a degree. The ideas and views of the research project are products of research undertaken by me. Where the ideas and views of other authors/researchers have been expressed, they have been duly acknowledged.

OLAIMEJI BUKOLA FOLAKE Sign………………… Date……………

Certification

The project "Effect of Staff Training on Organizational Performance (a case study of First Bank of Nigeria PLC, Wuse II, Abuja)" meets the regulations governing the ward of (Bachelor of Science (B.Sc), Department of Management Sciences of Salem University, Lokoja.

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External Examiner   Signature   Date

DEDICATION

This project is dedicated to God Almighty my creator, my strong pillar, my source of inspiration, wisdom, knowledge and understanding. He has been the source of my strength and safety throughout the way. I am also dedicating this project to my beloved husband, my friend and companion: Pastor Taiwo Oladimeji for all the financial, emotional, social support and encouragement which has help me to finish that which I have started. To my lovely angels Titi, Dami, Mayo and Ebun who have been affected in every way possible by this quest.

ACKNOWLEDGEMENTS

I am using this opportunity to express my gratitude to everyone who supported me throughout the course of this research work. I am thankful for their inspiration, guidance, constructive criticism and friendly advice during the project work. I am sincerely grateful to them for sharing their truthful and illuminating views on a number of issues related to the project.

I would like to show my gratitude to all my lecturers for sharing their pearls of wisdom with us during the course of learning, I am immensely grateful to our HOD, Dr. David Olopade, thank you for creating an environment of enthusiasm for learning, appreciation for growing and room for making mistakes along the way. Thank you for the great work you do and huge impact you made in our lives as a teacher.

Special thanks goes to my one and only supervisor, Mr. Adebayo Gbenga Ayodele, who has also being my lecturer for two years now, nothing can come close to the inspirational presence of a teacher like you in a student's journey. Your encouragement has always been important to me and your corrections and criticism have been more important because they have made this project a success. So accept my thanks for all you do, I am indeed very lucky to have you supervised my research work, thank you.

Furthermore, I would like to express my deepest appreciation to Mr. Nwaomonoh A. Nkem. Thank you for your effort in guiding and motivating me. You are a great and wonderful lecturer to look up to, thank you for the great work you do and the huge impact you made in the lives of all the students of Business Administration Department as a teacher.

To my wonderful husband, Pastor Taiwo Oladimeji, I appreciate your love, support and encouragement. I would also like to acknowledge my lovely angels Titi, Dami, Mayo and Ebun for your understanding throughout the course of this work. The secret of my success is having a family that stands by me and encourages me.

ABSTRACT

This research work is an evaluation of the Effect of staff training on Organizational performance. (A case study of first Bank of Nigeria, PLC. Wuse II Abuja). The study was prompted by the problems associated with staff training and its effect on Organizational performance.

Therefore the objective of the study was to know the extent to which training has improved the Bank staff performance, increase the morale of the staff and determine the benefits derived from training commensurate with its cost.

Questionnaires were used in the collection of relevant data on training impact, effective staff performance assessment and staff motivation and job satisfaction. A total of 100 questionnaires were administered but 89 were returned by the respondents in the survey using simple random sampling technique.

From the data analysis, the finding showed that the training needs were well identified ahead of training programmes, applicability of the training on the job is very vital in other to make positive impact on performance and grow of the Bank and employees who have been trained have more confidence on the job they do which motivates them to do more and derive job satisfaction.

The analysis further revealed that there was a significant reduction in possible errors, accidents and material waste after been trained and that there was improvement in production and service delivery which was relatively commensurate to the price paid for the training exercises.

Thus, for organizations to become more productive and remain in business, especially in this era of increased global competitiveness and growing complexity of the work environment, adequate training and assessment should be conducted by the Human Resource (HR) department for employees training in organizations.

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CHAPTER ONE

INTRODUTION

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1.1 Background to the study

The commercial banks in Nigeria are replete with tales of change. There was a time when customers would spend the whole day in the bank before any successful transaction could be made. Today, the story has changed due to technological revolution and development that has greeted banking industry (Adenuga 2014). The Central Bank of Nigeria (CBN) reform in July 6 2004, led to merger and acquisition which reduced the number of banks in Nigeria from 89 to 25. With the recent reforms, Nigerian banks are undergoing e-banking operating 24hours daily. This new reform calls for training bank employees in the use of different electronic gadgets so as to cope with the present challenges in order to enhance their organizational performance.

Organization performance has been the most important issue for every organization, be it profit-making or non-profit making one. It has been very important for managers to know which factors influence an organization's performance in order for them to take appropriate steps to initiate them. However, defining, conceptualizing, and measuring performance have not been an easy task (Dwirantwi, 2012).

Organizational performance has suffered from not only a definition problem, but also from a conceptual problem. This was supported by Hefferman and Flood (2000) which stated that as

a concept in modern management, organizational performance suffered from problems of conceptual clarity in many areas of which the areas were that of definition and measurement. According to Ricardo (2001), there is a difference between performance and productivity; productivity is a ratio depicting the volume of work completed in a given amount of time while performance is a broader indicator that could include productivity as well as quality, consistency and other factors. In result oriented evaluation, productivity measures were typically considered. Ricardo (2001) argued that performance measures could include result-oriented behaviour (criterion-based) and relative (normative) measures, education and training, concepts and instruments, including management development and leadership training, which were the necessary building skills and attitudes of performance management. Previous research had used many variables to measure organizational performance. These variables include profitability, gross profit, Return On Asset (ROA), Return On Investment (ROI), Return On Equity (ROE), Return On Sale (ROS), revenue growth market share, stock price, sales growth, export growth, liquidity and operational efficiency (Gimenez, 2000). The importance of organizational performance is widely recognized, according to Kotter & Heskett (1992) there was also inconsistent measurement of organizational performance-although most researchers measured organizational performance by using quantitative data like return on investments, return on sales and so forth. The definition of performance has included both efficiency-related measures, which relate to the input/output relationship, and effectiveness related measures, which deal with issues like business growth and employees' satisfaction. Additionally, performance has also been conceptualized using financial and non-financial measures from both objective and perceptual sources. Hence, from these few literature reviewed, the term "performance" should be broader based which include effectiveness, efficiency, economy, quality, consistency behaviour and normative measures (Ricardo, 2001).

Employees' performance depends on many factors like job satisfaction, knowledge and management but there is relationship between training and performance (Khan R. A. G., Khan F. A., & Khan M. A. (2011). This shows that employees' performance is important for the performance of the organization and that training and development is beneficial for the employees to improve their performances. This can only be possible if the employees are effective on their job therefore, training and development of employees is inevitable.

Training is important for the employees' development and the employees' development encourage self-fulfilling skills and abilities of the employees, decreased operational costs,

limits organizational liabilities and changing goals and objectives (Donald, 2009). It is very difficult for an employee to perform well at the workplace without any pre-training (Garavan, 1997). Trained employees perform better than the untrained ones (Adenuga, 2011). As a result, it is very necessary for every organization to train its employees in order to meet overall goals of the organization. Training and development, and on the job training have significant effect on organizational performance (Khan, Khan, & Khan, 2011). However to improve employees' knowledge and skills, employees must also develop a greater self-efficacy and confidence in performing their job. Thus, the purpose of this study is to investigate the impact of training and development on the organizational performance of First Bank, Nigeria PLC.

1.2 Statement of the problem

Over the years, the banking industry has been allocating huge sums of money towards training of bank staff in order to build the capacity of staff to perform their job functions effectively and First Bank Nig. Plc has an established training department or unit which is solely vested with the responsibilities of seeing to the staff growth and development which cannot be achieved without progressive programmes. Notwithstanding the vast investment in training, the Bank is still confronted with a lot of challenges in the area of effective performance of bank staff. These challenges can be traced to the fact that the banking industry is concentrating on training its employees, rather than on making sure that transfer of training occurs. The end goals of training and development may not be achieved unless transfer of training occurs. Transfer of training is the degree to which trainees effectively apply the learning from a training context to the job.

Therefore it is the right thing for the Banks to rationally think of appraising the effects of training on staff performance, to make sure the benefits being derived are commensurate with the cost of training.

This research work is therefore set to determine the effectiveness of training programmes on the achievement of the overall objectives of the whole organization thereby impacting the organization's performance. It will also attempt to investigate whether training has increased worker's knowledge skill and morale, improved workers attitude and their sense of

responsibility, reduced production time, and wastage of materials i.e motivate employees to perform at their optimum.

1.3   Relevant Research Questions

As an aid for the effective conduct of this study, the following research questions are relevant for this study:

    i.   Does training affect workers knowledge, skill and morale?

    ii.   Does training reduces production time and wastage of materials?

    iii.   Does training affect overall performance of the organization?

1.4   Objective of the Study

The general objective of this study is to examine the effect of training and development on work performance of employees. However, the following are the specific objectives of study.

    i.   To know the extent to which training has affected the knowledge, skill and morale of First Bank Nigeria PLC staff or otherwise.

    ii.   To ascertain extent to which training and staff development has reduced production time and wastage of materials of First Bank Nigeria PLC.

    iii.   To find out extent to which the benefits derived from training has affected overall performance of the organization

1.5   Statement of Hypotheses

To further establish the findings in this study, the following now hypotheses are tested.

I.   HO: Training has not significantly affect workers knowledge, skill and morale.

II.   HO: Training and staff development has not significantly reduced production time and wastage of materials

III.   HO: Benefits derived from training has not significantly affected overall performance of the organization.

1.6   Significance of the study

This study will be of benefit to the First Bank of Nigeria PLC in assessing its current standing on training and development of staff leading to quality of output, higher performance of workers and how it can reinforce employees motivation in the short, medium and long run productivity of the organization.

Academicians and researchers may find this work as reference point for further research. Additionally, the students of Management Science will find this research valuable in the pursuit of academic work, especially for those aspiring to be managers or to own business organization, they will tend to use it to know the effect of staff training on the performance of an Organization.

1.7   Scope of the study

This study is carried out within the ambit of First Bank of Nigeria in order to determine the influence of training and development on the performance of employees. This study was carried out on the First Bank of Nigeria Plc, Wuse II, Abuja branch investigating the performance of employees between the periods of 2010-2015. This is because most banks in Nigeria encountered various challenges arising from the adoption of new technologies and e-banking which led many banks to imbibe new training methods.

1.8   Limitations of the study.

The study is carried out with the view to suggesting accurate solutions to problems on training as it affects the performance of organizations. However, there is bound to be some bottleneck that may be encountered in the course of doing this study.

Data collection for instance was difficult to obtain particularly, concerning fixing interview appointments with top level management of First Bank PLC. Also because of the cultural background of Nigerians in withholding information, adequate information was not readily available. Some management policies of First Bank PLC also hinder information gathering.

1.9 Definition of Terms

The following words are defined as they are used in this study.

Development:

This means to bring about the latent or potential in any being by bringing them to a more advanced or more highly organized state. It's also the art or process of developing, state of being developed and a gradual unfolding or growth.

Education:

This is the art or process of providing a person with knowledge, skills, competence or usually desirable qualities especially by a formal course of study.

Effective:

It is to be able to bring about the expected result.

Management:

It is the process of planning, organizing, leading and confronting the efforts or organization members and using all other organization resources to achieve stated organizational goals.

Training:

This is the process of helping an employee acquire the skill and knowledge for their present job or that which they may require in future.

Transfer of training:

This is the degree to which trainees effectively apply the learning from a training context to the job.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

The preoccupation of this chapter is the review of literature in order to explore the contributions from various authors on the theme of Training and Development. The review is divided into theoretical framework and the empirical review of previous works on the various themes of this study.

2.2 Conceptual framework

Training and development helps employees to get better at their jobs and ensures that employees adapt to the changes that occur in the business world.

Wilson (2006) defines training as a planned process to modify attitudes, knowledge or skill behaviour through learning experience to achieve effective performance. Effective training is paramount for the survival and growth of a business. Training is not just about developing people but helping them to become more confident and capable in their jobs as well as in their lives.

Cole (2002) states that training is a learned activity directed towards the acquisition of knowledge and skills for the purpose of an occupation or task. The focus of training is the job

or task, for example, the need to have efficiency and safety in the operation of a particular machine or equipment, or the need to have an effective sales force.

Gordon (1992) defines training as the planned and systematic modification of behaviour through learning events, activities and programmes which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively.

Laing (2009) defines training as the systematic process of altering the behaviour and/or attitudes of employees in a direction to increase the achievement of organizational goals. For any organization to succeed in achieving the objectives of its training programme, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity.

Goldstein (1993) defines training as a systematic acquisition of skills, rules concepts and attitudes in one environment that result in improved performance in another environment. McNamara (2008), states that training involves an expert working with learners to transfer to them certain areas of knowledge or skills to improve their performance on their current jobs. Development on the other hand is a broad, ongoing, multifaceted set of activities to bring someone or an organization up to another threshold of performance, often to perform some job or new role in the future.

Employee training and development is a process for preparing employees for future job responsibilities. This may include formal and informal training, education, mentoring, coaching and a host of other measures. He further explains that, although the terms training and development are often used interchangeably, they address slightly different needs. Training focuses on learning the necessary skills and acquiring the knowledge required to perform the job. It deals with the design and delivery of learning to improve an organization's performance. On the other hand, development focuses on the preparation needed for future jobs, it should be considered as investments in the workforce since its benefits are long term.

Noe *E.,* Sims R. & Thomas H. D. *(*2000), viewed training as a planned effort by a company to facilitate employees learning of the job related competencies. These competencies include knowledge, skills, or behaviours that are critical for successful job performance.

Sherman *et.al,* (1996), states that the success of a training programme depends more on the

organization's ability to identify training needs and the care with which it prepares the programme because if trainees do not learn what they are supposed to learn, the training has not been successful. They further opine that if trainees do not learn, it is probably because some important learning principle has been overlooked.

McGhee *et.al,* (1996), states that learning is a term used to describe the process by which behavioural changes results from experience. The fact that learning has occurred can only be inferred from a comparison of an individual's behaviour prior to the experiences of specific kinds of tasks. This is not to say that there has been no learning if there is no overt behavioural change. Since training generally is intended to provide learning experiences that will help people perform more effectively on their jobs, organizational training should follow the learning principle. Training therefore can be explained as a planned and systematic effort by management aimed at altering the behaviour of employees, in a direction that will achieve organizational goals. A formal training programme is an effort by the employer to provide opportunities for the employee to acquire job related skills, attitudes and knowledge.
Armstrong (1996) opines that training should be developed and operated within an organization by appreciating learning theories and approaches if the training is to be well understood.

Sims (2006), states that training focuses on present jobs while development prepares employees for possible future jobs. Basically, the objective of training and development is to contribute to the organization's overall goal. Closing the skills gap is now a critical area of human resource development for organizations to continuously penetrate the market. Skills gap basically threatens the productivity and competitiveness both in organizational and operational levels. This requires that human resource management professionals should start the cultivation of the workforce from the recruitment period. However, this is not easy considering that there are specific tasks which require the customization of skills and that not all newly hired employees acquire social skills aside from the basic skills gap. In responding to the challenges of the skills gap and skills deficiency, human resource professionals have to develop programmes that will address the problem.

2.2.1 Concept of Performance and Performance Management

Performance is about getting the job done with tangible results. Performance is when the actual results on the job is equals to or exceeds the expected results.

Wita (2002) defines the term performance as a process which entails a number, or series of behaviours, directed towards the achievement of some predetermined goal.

Agbenyeku (2012), states that when we talk about issues such as the level of output, results achieved and productivity, it brings to mind the concept of performance.

Armstrong (2003), defined performance as the record of outcomes achieved. On an individual basis, it is a record of a person's accomplishment. Performance is about accomplishment, it is about doing the work as well as about the results achieved. Performance could therefore be regarded as behaviour; the way in which individuals, teams and organizations get work done.

Making reference to Brumbach (1998), Armstrong (2003), states that, performance means both behaviours and results. Behaviours emanate from the performer and transforms performance from abstraction to action. Not just the instruments for results, behaviours are also outcomes in their own right; the product of mental and physical efforts applied to tasks and can be judged apart from results. This definition of performance leads to the conclusion that when managing the performance of teams and individuals, both inputs (behaviour) and output (results) need to be considered.

Campell (1990) believes that performance is behaviour and should be distinguished from the outcomes because they can only focus on an individual/group's final output, if and only if system factors are controllable. In other words, after a person has performed and produced a quality output, the product or service may deteriorate due to system factors that are beyond the control of the performer.

Bevan and Thomson (1991), however argue that performance should be defined as the outcomes of work because they provide the strongest linkage to the strategic goals of the organization, customer satisfaction and economic contributions. Systems failures, if any, though uncontrollable by the performer are still within the horizon of the organization and should not be taken as a scapegoat.

Campell J. P., McCloy R. A., Oppler S. H. & Sager C. E. (1993), refers to the concept of performance and performance management as behaviours that are relevant to organizational goals and that are under the control of individual employees, regardless of whether they are cognitive or interpersonal. They identified a number of performance components in all jobs which include job specific task proficiency, non job specific task proficiency, written and oral communication, demonstrating effort, maintaining personal discipline, facilitating peer/team performance and supervision/leadership.

Wita (2002), states that there are essentially three types of performance data available, these are;

i. Measures of output of goods and services, which may be quantitative, for example; the number of units produced or the number of customers served or qualitative, for example; the magnitude of errors and customer complaints.

ii. Measure of time, for example; lateness to work, absence, lost working time and failure to meet deadlines.

iii. Financial indicators, which include a large array of possibilities.

The different types of performance data may be interrelated, thus absence reduces unit production levels which reduces profits. Where quantitative data are not available, the organization may result to measures of behaviour. Ideally, supervisors observe employees at work, noting whether they approach customers and offer help or noting whether they observe safety procedures. Where this is not available, reports can be obtained from an observer such as a superior or a peer or subordinate or from the employee under study. Therefore, training and development practices should be designed to lead to human resource management outcomes of high employee performance, high employee commitment, high quality staff and highly flexible staff.

Agbenyeku (2012) defines performance management as a strategic and integrated approach to delivering sustained success to organizations by improving the performance of the people who work in them and by developing the capabilities of teams and individual contributors.

Armstrong (2003), states that performance management is a means of getting better results from organizations, teams and individuals by understanding and managing performance within the agreed framework of planned goals, standards and competence requirements. It is the process of establishing shared understanding about what is to be achieved, and an approach to managing and developing people in a way that increases the probability that the goals will be achieved in the short and long term. Performance management is basically concerned with improving performance in order to achieve organizational, team and individual effectiveness. It is concerned with developing the employee. Improvement in performance is not achievable unless there are effective processes of continuous development. Performance management also seeks to satisfy the needs and expectations of all organizational stakeholders; owners, management, employees, customers, suppliers and the general public. Performance management is also concerned with communication and involvement. It creates a climate whereby continuous dialogue between managers and members of their teams take place to define expectations and share information on the organizations mission, values and objectives. It should be noted that performance management concerns everyone in business and not just managers. It rejects the assumption

that only managers should be accountable for the performance of their teams and replaces it with the belief that responsibility is shared between managers and team members. Performance management is forward looking and developmental. It provides a framework in which managers can support their members rather than dictate to them.

Latham G., SulskynL. M., & Macdonald H (2007), states that a distinguishing feature of performance management relative to performance appraisal is that performance management is carried out at discrete time intervals. Therefore, the concept of performance management is driven and owned by line managers rather than human resource managers.

Sparrow (2008), argues that the rise of human resource management contributed to the shift towards performance management as it moved the focus to a broader agenda for the management of performance with the emphasis on open and honest communication between managers and individuals and the development of trust based relationships.

2.2.2   The Impact of Salary on Employee Performance.

Salary has been viewed as an important determinant factor for employee increased performance and have been shown to influence an employee's decision to leave or stay in the organization (Kline, & Hsieh, 2007). Performance based payments have an effective relationship with performance improvements. Every worker wants to earn more so they put extra effort to produce more units. Performance based stimulates and motivate workers to be more creative in generating more efforts. Due to performance based payment capable works earn more than ordinary workers (Lazear, 1999).

In case studies of different firms it was found that production increased, when system changed from monthly salary or daily wages. This means that increase wages have direct effect on employee performance (Lazear, 2000).

i.   In case of fruit picker, the progress of workers increase significantly when pay system was shifted from incentive pay (Bandiera et al, 2005). Managerial performance bonuses have the capability to enhance employee output. As far as posts of higher management are concerned, managers often empathize on recruiting and retaining capable workers by moving from goods and services, which may be quantitative, for example; the number of units produced or the number of customers served or qualitative, for example; the magnitude of errors and customer complaints.

ii.   Measure of time, for example; lateness to work, absence, lost working time and

failure to meet deadlines.

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Sparrow (2008), argues that the rise of human resource management contributed to the shift towards performance management as it moved the focus to a broader agenda for the management of performance with the emphasis on open and honest communication between managers and individuals and the development of trust based relationships.

2.2.3   Impact Of Training On Job Involvement Of Employees

Job involvement is a psychosomatic recognition or dedication towards occupation (Kanungo, 1982). There are different levels of every individual of being committed to the assigned task (Paullay et al, 1994). In different studies scholars find out that actually job involvement is based upon internationalization of norms and artifacts according to the importance of job assignment (Lodahl and Kejner, 1965). The employees who are very committed to the job assignments are essential parts of their lives. After their better output they feel satisfaction, this nature of job involvement deemed towards self-esteem (Lodahl and Kejner, 1965). Personel become highly motivated for doing innovated task when they feel high involvement in their job (Kanungo, 1982) The construct of job involvement is rather similar to organizational commitment in that they are both concerned with an employee's identification with the work experience but this constructs differ in that job involvement is closely linked with identification with one's immediate work activities while organizational committee refers to a person's attachment to the organization. It is likely to be involved in a specific job but not be committed to the organization or vice versa (Brown, 1996). Up to the extent the employees are involved in their jobs will affect the transfer of training to the work place. Job involvement is the degree to which an individual identifies psychologically with the job and considers his/her perceived performance level important to self-worth (Blau and Boal, 1987). High job involvement is linked with fewer absences and lower turnover rate. Employees are more concerned about their job performance, and are constantly looking for ways to improve their effectiveness if they rank high on job involvement. One way to improve employee performance is to efficiently transfer the skills and knowledge acquired during training to the actual job (blau, 1986). Employees ranking high on job involvement are more motivated to learn and transfer skills to the actual work setting (Noe and Schmitt, 1986).

Koontz (1980) and Weihrich (1980) noted that training is neither just for a selected few crown princes and princesses, nor for only those at low levels. They argue that top management may recognize need of first line supervisors but not of themselves; yet top management should be trained first to provide an example for their commitment to the continuing development of all people in the enterprise.

Therefore they use the term 'manager's development' to refer to progress a manager makes in learning how to manage. But managerial training, on the other hand, pertains to the programmes that facilitate the learning process. From this, it's possible to discern that both training and development are undertaken at management levels.

In our previous attempt to define the above concepts in this chapter a lot of time effort and shape had been devoted to differentiate between education, training and development. He has also given different views of several highly knowledgeable briefer in management.

They all seem to agree on some salient points such as increasing productivity, heightening the staff morals, increasing in attitudes changes, skill increment, reducing the cost of production and knowledge advancement. Some of these authorities even talk of deficiency removal in staff skills coping with ethnological changes of job and so on.

Executive development makes use of training, education and most importantly the objectives of any rational organization whether big or small is to reduce cost and maximize profit but this cannot be achieved without competent staff fully trained for the attainment of the goals of that specific organization along the course of their policies and practices. However it is worth nothing that educational institutions are not dangerous to each specific job skills for particular position in any organization, but instead they are primarily oriented towards teaching board knowledge and skills to enable people cope successfully with their environment and also to help in advancing the society. in the two concepts as stated above, but with warrens analysis it becomes convincingly clear that there are lots of notable differences between training and development in the area such as purpose, scope and so on and therefore the need for clarification cannot be over emphasized.

2.2.4   Importance, Purpose and Benefits of Training

The objectives of any rational organization whether big or small is to reduce cost and maximize profit but this cannot be achieved without competent staff fully trained for the attainment of the goals of that specific organization along the course of their policies and

practices. However it is worth nothing that educational institutions are not dangerous to each specific job skills for particular position in any organization, but instead they are primarily oriented towards teaching board knowledge and skills to enable people cope successfully with their environment and also to help in advancing the society.

Training is inevitable in any organization if such establishment must survive the rigors of business environment. At the end of academic session, thousands of fresh graduates from various institutions of higher learning enters the labour market and since they have not been prepared for any specific job in a particular organization they must be trained by their employers, it may cost the establishment its life and that can be catastrophe if an organization should depend solely on the various institutions of higher learning because even those that are assumed to have been

professionally trained such as ICAN, ACA, Colleges of technologies etc. require some training in form of orientation (to the policies practices and ways of their specific organizations) as well as indication, and refresher course for the older time. The dynamic technical and technological changes coupled with automation in skills and jobs call for training and retraining of staff to meet with needs. Training is a modern management tool. It's a continuous process because the technology is developing rapidly. In the past, training was viewed as a time wasting process; then employees were expected to pick up the necessary job skills, knowledge and attitudes from the experienced old workers. No sooner was it found that this system resulted in operations being performed haphazardly and it made learning process very slow and cumbersome.

In most case the world workers keep back some skills and knowledge from the new staff using incorrect and inefficient procedures just to protect their position and status that may be threatened by the new employees. Although it cannot be derived that this system of learning worked for their level of understanding then but certainly did not work well and this resultant effect was the staff reached level of incompetence fashion than expected.

On management development, some institutions of Nigeria such as Nigerian Institute of Management (NIM), Administrative Staff College of Nigeria (ASCON) and Centre for Management Development (CMD) do assist in the development of management staffs by organizing conferences where current materials in governing are taught. Individual firms can also bring about management development by organizing conferences, seminars, workshops, etc such that the executive of other companies and top management functionaries can attend for cross fertilization of ideas evaluation of technological changes, objects diagnosis of the

advantages and disadvantages of new government law on business, and now techniques to be employed for increased productivity.

Accord if to Hodges and Ziegler (1973) here the primary needs of the supervisor are to improve his ability to plan, instruct and lead. Therefore, for him to achieve its primary needs, it is training and retraining which shall develop him well ahead of other staffs. The supervisor must be given a sense of belonging by making him feel that he is part of management. Hence, he must know the best technique of building materials to produce the highest dquality products.

He must be self-confident and know more of the organization than the operations. The supervisor should be thought the need for visible and better planning, how to raise workers morals and have them perform without force. He is also expected to have a better knowledge of the equipment and how greater advantage can be derived from them. It is also these development that give the progressive experience necessary to give him the overall skill, power, right attitude and knowledge above others.

2.2.5 Benefits Derived from Training

First, induction, orientation and familiarization courses provide a new employee with the general information he needs about the establishment in respect of its policies, procedures, practices, rules and so on, which shall guide and affect him on the job he has accepted to do.

Training courses will reduce wastages, reduce or totally present serious industrial accident. It increases efficient utilization of equipment and other resources. Training can increase the sense of belonging in a worker because a worker sent on training feels the company needs him and this feeling will boost his morals and he in turn, will put in his best to impress his employer. Training helps in job enrichment.

Training can reduce complaints, labour turn-over, absenteeism, unpleasantness and at the same time remove dissatisfaction well trained employee will experience the directed satisfaction associated with the sense of achievement and their interest capabilities at work. All these removals and reductions result in high productivity.

According to beech (1960) benefits from training re reviewed from the following six angles.

    i.   Reduction in learning time to reach acceptable performance standards.

    ii.   Improved performed on present job: training applies to new as well as old employees. It can help experienced staff to increase their level of performance in present jobs.

iii.   Attitude formation: training can mold the attitude of the employee to achieve support to company activities and obtain better cooperation and greater loyalty.

iv.   Aid in solving operation problems training of both supervisory and lowly paid staff can reduce labour turnover, absenteeism, accident and grievance rates. Good training in human resources management can increase good subordinate/superior relationship, union/management relationship.

v.   Full manpower needs: that the best ways to ran organizations solve manpower needs is to establish its non-apprenticeship training programme.

vi.   Benefits of employees acquire new skills, knowledge and attitude and increase their market value and earning power. This is because the possession not higher skills enhance their value to their employers and hence increase their job security.

From the above one can conclude that the benefits from training both to the organization, the staff and entire society is immense and that training therefore has no substituted.

2.2.6   How to Determine Training Needs

Training needs are determined by comparing the present job performance with the standard performance set by the job description, if the actual performance is lower than set standard, then it is obvious that there is need for staff training but if the actual performance is equal to or above the performance standard already set by the company policies then it will amount to a share waste of fund and time if any resources are committed to training at the point in time. Therefore, training should be embarked upon only when it is established that they can aid in solving specific operational problems.

The rational way of deciding whether to embark on training and what type of training therefore is to make an analysis of the entire organization. That is the people at work, job, technology, pay system, work environment and other resources to identify the trouble spots whether training can help or not. Because it becomes a fruitless exercise if a company should go ahead and embark on training while the actual cause of low productivity is the company's policy of poor low wage system. Training needs should always be sought in terms of a specific problem for which training is an appropriate solution.

In the opinion of Lock and Migel (1970), training needs can be determined by first, investigating the operational efficiency of the company and secondly, by investigating the training needs of the staff. This should be crowned with investigating the training policy of

the organization. Hence, the identification of what jobs is holding back the achievements of the company's objective and where training can raise such levels of performance should give rise to training.

They identify some concepts such as absenteeism, labour turn-over, punctuality, sickness, staff complaints and labours relations/how morale as indication for not training the desired level. They are of the opinion that from these, the training officer can draw the training needs and prepare training programme that will correct the imbalance.

According to Armstrong (1981) training needs should be determined by studying the implication of future plans such as expansion, contraction changes in technology in terms of number of staff and skills requirements, identification of corporate requirements including its policy, use of performance appraisal and job analysis.

Another personality in the field of management Beach (1981) is of the opinion that training needs could be determined through the following ways. First through employee and managerial opinion pool collecting, information through interviews, questionnaires regarding perceived/problems areas and deficiencies indicating desirable training.

Beach (1990) also opined that identifying organizational and production problems could be determine training needs. These include low productivity, higher costs, poor material control, poor quality control, excessive labour/management strive, grievances, violation of rules, labour turnover and so on.

2.2.7 Types of Training

According to Beach (2009), there are various types of training programmes and the methods usually adopted for imparting it on trainees are numerous. But for the purpose of this research work, the following under-listed forms of training shall be subjected to proper academic diagnosis in order to bring out the merits and demerits of each for the development of management processes in the banking community, they are as discuss below:

   i.   On-The Job Training.

This is generally described as the actual performance of work and duties in any occupation under the supervision and guidance of a trained worker or instructor. This method places the

employee in a regular job employment and provides supervision while he's learning the operations involved.

On-the-job training therefore means that the trainee is deployed to the job, taught what to do, how to do it and he or she is given the materials with which to do the job. He is then allowed to try his hands on it immediately.

The advantage of this training is that the trainee is in the real work environment, he is given the real job to do, actual material to do it, actual strains and stresses of the job is experienced and the new staff easily becomes acquainted with the job.

The disadvantage is that the new staff has the highest risk of getting involved in industrial accident; the company is prone to many reject and equipment breakdowns, wastages of material. It also requires high demand of supervisor's time.

a. Apprenticeship training

Beach (2009) also covers the principle and practice aspects of a recognized skilled trade and blends the learning methods and techniques in such trade as barbing, vulcanizing, printing, painting and so on. It is used to impact job skills which require a long period of practice and experience, usually it ranges between 3-10years depending on the age of the apprentice on enrolment, his educational background, level of intelligence and so on.

In this type of training the young one is attached to a master who teaches him all requirements of the trade.

Classroom Training

This type of training is used when theories and problems solving abilities must be learned, concepts, philosophy and other facts are expected to be written down or papers presented on them, which is a considerable depth of knowledge must be acquired.

b. Games and Simulation

The use of games and simulation techniques in teaching is not new. The game of simulation can either be applied by military personnel against their enemies in the war period or by a business magnate against a close competitor in order to eliminate such rival the oldest war game used by link trainers in training the military personnel including the pilots in World War II for them to gain upper hand in their strategic combats. But business game is an extension of role-playing method training. Here is a series of transactions are taken, representing the decisions, the effects of which are calculated in terms of profit or loss.

Simulation and games techniques attempt to recreate in the classroom or in a workshop the real life situation which people face in their normal course of duty. This is to effectively train the participants how to cope with those situation either in the business warred or battle field without mistakes which could be disastrous in real life for instance, if a military pilot makes a mistake in during the thou a bomb in an enemy location, it may cost him his life and that of other asset used in carrying out such assignment.

c. Job Rotation:

This is a type of training that involves the movement of the

trainee from one department or unit to another. The essence of this movement is to give the trainee ample opportunity to broaden his experience and to understand the problems of employees in other jobs.

d. Training by Experienced workmen (coaching):

The trainee is place under a particular supervisor who functions as a coach in training the individual. The coach assesses the trainee and provides feedback on his performance and or suggestion for improvement.

e. Committee Assignment:

Under this method a group of trainees are given a case and asked to solve an actual organization problem, the essence is that it will help to master the ways in solving such or similar problems in the future.

ii.   OFF THE JOB TRAINING

In this method of training, the trainee's attention is focused on learning the job and the learning material related to his future job are being used for the training. The advantage of

this type of training is that the trainee is not distracted by any job at hand and so he dedicates his attention and concentrate on learning the job has the following methods:-

a. **Vestibule Training:** This simply means training within a room, in practice, it simply means the setting aside of a special place where training can go on without interfering with normal production such that with the help of a skilled instructor, the worker can master the required details' in a short time.

   Its advantages include- learning the operations in a more pleasant environment, training is done without disturbing other workers and production, training is removed from the pressure of the shop condition with critical fellow journeymen in attendance.

   The disadvantages according to Beach (2009) are that training may not represent actual shop condition and the transfer from training to shop conditions may produce too much work shock if not done properly. The method of training is very expensive.

b. **Demonstration:** In this Method the trainer show or demonstrates to the trainee how particular job is being done.

c. **Role Playing:** Is a training method where the trainee assumes the position of another person to act or do the job the way he thinks his boss could have done.

d. **Lecture:** This is another training method where the instructor provides the trainee with the necessary materials needed and instruct them on how to apply such materials to achieve a desired result.

2.3   Review of Relevant Literature

There are numerous literatures that examine training/performance relationship. For instance, Gordon and Kleiman, (2006) found that engineers who perceived training to be mandatory reported greater intentions to apply what they learned than the engineer who viewed their attendance as voluntary. Tannenbaum and Yukl (1992) reported that when training is not highly valued in the organization, mandatory attendance may be demoralized. But when trainee's previous training experiences have been positive, mandatory attendance signals to employees which training courses are considered most important by the organization.

Waxsley and Latham, (2001) showed that soliciting trainee's input as to which training they want to attend can enhance motivation- if they are allowed to attend their choice. However,

soliciting input can backfire. Baldwin et al. (2002) found that trainees who were asked to specified training preferences, but were subsequently assigned to a different type of training, exhibited lower motivation to learn than those trainees who were not asked for their preferences at all.

Following the above discussion, it was hypothesized that the purpose of the training could influence motivation and expectations. Thus, research is needed that examines expectation and motivational differences between trainees sent to training to improve their current skills, to develop new skills for their current job, to certify their existing skills, or to prepare for subsequent career moves. In addition, there may be differences in trainee motivation based on task or job characteristics. Employees training for jobs with greater task identity and significance may be more motivated to learn than those from jobs with lower task characteristics scores (e.g., as based on the job descriptive index).

Nikandrou, Brinia and Bereri (2009) found that employer perceptions of transfer climate were related to effort of apply training. Trainees who reported that their transfer environment had a high appreciation for performance and innovation, encouraged risk taking, and allowed freedom to set goals, also reported greater effort to apply their skills learnt during training to actual work performance.

Tubiana and Ben-Sharkiar, (2002) found that trainees who perceived their organizations as favouring participation by subordinates, innovative behaviour, and independence of thought, reported greater behavioural and attitudinal changes in the work place. Ree and Earles (2001) also found that perceptions of the transfer environment (i.e., security, autonomy, power, and problem solving adequacy) were related to perceived change on the job. Gordon and Cohen, (2003) found supervisor support (i.e., style and attitude) to be the strongest predictor of self-rated attempts as transfer. Trainees also reported that transfer was inhibited by work overload, crises work, and failure to convince older workers.

Several recent studies confirmed the importance of the work environment and improve upon earlier research by closely examining transfer behaviours. Ree and Earles (2001) hypothesized that a set of situational cues and consequences in the post-training work environment (i.e., transfer climate), would contribute to positive behavioural transfer. They examined the effect of these cues and consequences with a sample of managers who completed training and where then randomly assigned to one of 102 organizational units.

The authors found that, in units with more positive transfer climate, trainees demonstrated significantly more trained behaviors, even after controlling for learning and unit performance. Barret, Caldwell and Alexander, (2009) replicated and extended the research by Ree and Earles (2001), they showed that positive training climate contributed to post-training behaviour, even after controlling for learning and pre-training behaviour.

In addition, Barret, Caldwell, and Alexander (2009) demonstrated that managers who returned to units that shared a common belief in the importance of continuous learning (that is, continuous learning culture), also demonstrated better behavioural transfer, Robertson and Downs (2009) conducted a literature review of empirical studies and identify several classes of situational constraints, while their work did not focus on a training context per se, their findings are applicable to the transfer of training situation.

2.3.1   Summary of Literature Review

Staff training is an inheritable task in building a standard workforce that will assures a high level of productive efficiency and effectiveness in a given establishment. Attempts have been made to draw destruction between training and development. Training on the other hand, teaches a specific skill and more particular in nature but development provides broad scope for improvement and growth of the individuals' skills, attitude and personality traits especially for managers.

The purpose of finding the above is to present manpower shortage due to technological changes and techniques. It also improves productivity and thereby making the attainment of the organization goal a reality. Benefits derivable from them have been identified and such benefits include acquisition of knowledge, skills, attitude, efficiency and effectiveness. Attempts were made at bridging the gap between training and performance as well as highlighting the efforts made by the government of the Federal Republic of Nigeria to demonstrate its commitment in ensuring that the purpose of the above concepts are attained and that the huge investment on training is highly justified.

2.4   Theoretical Framework

Four Major Theories of Training and Development

Competitive advantage is referred to that ability of an organization which is not possessed by the other organizations and it is a competitive advantage which leads the organization to the top positions. There are many organizations in the world who are leading the markets by gaining competitive advantage in different fields of their business activities. One of the way in which a firm can attain a competitive advantage over the competitors is by building a force of superior human resource. Now the question arises that how this force of superior human resource can be build. The answer lies in a very important function of human resource management i.e. training and development. It has been observed that the employees or labor working in a competitive environment of market always welcome the training and development programs which can enhance their skills and knowledge. Now days every job holder understands that to sustain and grow in the career it is very important to polish their skills. It is not that time where one degree or diploma is sufficient for the whole life. Employees actively participate in several programs which are organized by their organization and it has been observed that in some organization employee's demand from their human resource department to arrange such training and development programs. Successful organization of today has built their human resource work force over the passage of time. There is no doubt that this work force is a highly valuable asset for any organization and the only possible way to build this workforce is training and development. There are several theories which emphasize on the importance of training and development in the organization and provides different alternative methods for training and development. A discussion of four major theories of training and development is given below.

Theory of Reinforcement

This theory emphasizes on the learning behavior of a person and suggests that the learner will repeat that behavior which is attached with a positive outcome or result. Skinner an economist of behaviorist school of thought proposed the theory of reinforcement and suggested that the training and development programs should be aligned with the organizational objectives and a positive outcome should be expected with such training and development programs. Further elaborating this concept suggested in reinforcement theory, it can be argued that there are several techniques available in human resource practices which can be associated with the training and development programs and the required suggestion by this theory can be fulfilled. Different types of rewards in the form of bonuses, salary raises, promotion and awarding of certificate after the training program can be associated with the

training and development activities and these rewards will definitely generate a positive outcome. If this is done by an organization then according to the Skinner's theory of reinforcement the trainer i.e. the employee will show more interest in the training and development programs held by the organization.

Theory of Learning Types

The theory presented by Gagne emphasized on learning of intellectual skills. These are such skills which are found rare among the persons. He suggested by different learning types in his theory and each learning type contains some external and internal conditions. The five categories of learning which Gagne defined in his theory include intellectual skills, verbal information, attitudes, cognitive strategies and motor skills.

Theory of Experiential Learning

Experiential and cognitive types of learning are differentiated by experiential theory of learning presented by C. Rogers. According to Rogers, the wants and needs of the learner are addressed by this type of learning. Experience gives the person a maturity and increases the learning power along with the knowledge. Due to the personal involvement, the learner is able to conduct a self-evaluation test, which allows him to understand the effect of learning on his/her attitude.

Theory of Social Learning

Social theory presents a new view of learning i.e. social. According to the presenter of this theory, Albert Bandura, direct reinforcement cannot address all types of learning. Here by direct enforcement means the training and development programs that is organized to enhance the skills. According to this theory such programs are not address all learning types as there are some social elements which cannot be taught. Those elements are learned by the leaner from his/her surroundings. Such type of learning is called observational learning and this learning is associated with the understanding of different human behaviors. The first type of learning defined in this theory is through observation. In an organization the environment and the surroundings plays a very important role. The environment should be very professional and the surroundings should be in such a way that the people (employees) learn from them. This theory also suggests that it is not necessary that the behavior is changed after learning something. It is expected that a person's behavior changes after learning something,

but it is not in all cases. Furthermore the theory also explains about the mental states which play a vital role in learning process. If the mental status of the person is negative regarding any learning activity then he will not take part in that learning process and even if he is forced to do so, he will not gain any positivity from that process. In organizational training programs the mental state can be made positive regarding the training and development programs by associating the rewards and benefits with such programs which will motivate the employees and help to build a positive mental state. The case company also follow this theory as it allows the employees to learn from the surrounding and provides an environment where they can learn from their supervisors/managers and co-workers. This study is underpin by reinforcement theory the study emphasis performance and performance is expected to be backed with reward.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1   Introduction

This chapter discusses the method of collection and described the entire procedure whereby this study was carried out. To this end, the chapter examined in turn the research design, population characteristics, sampling size and sampling procedure, data collection method and method of data analysis.

3.2   Research Design

The survey design was adopted in this study. This involves the use of questionnaires as the research instrument to gather data from a relatively large population. This research was conducted at First Bank Nig Plc Wuse II Branch. The research covered both senior and junior staff in the banking industry. The research also covered those staff that have by one way or the other received formal training from establishment either in service or out of the banking industry. The research was intended to find out if training will significantly improve the staff on effectiveness, efficiency, return on investment, and productivity in the banking industry.

3.3   Population of the Study

First Bank of Nigeria Plc has a very large population outfit with branches all over the country and since the study cannot effectively cover all the branches and facilities within the industry, First Bank Nigeria PLC, Wuse II with a total number of two hundred and fifty nine staff was selected as the sample for this research work. Four departments were selected to represent the population of the study. The departments are production, finance, marketing and personnel.

3.4   Selection of sample and sampling Techniques

A convenient size of one hundred (100) staff was chosen, Stratified sampling was used for the study. This means that staffs of different levels/hierarch were included in the sample. This helps to bring in the responses of the various categories (classes) of staff from different departments which mean different walks of life within the establishment.

The staffs were therefore grouped into:

Upper level management 25 staff

Middle level management 30 staff

Lower level management 30 staff

Technical management 5 staff

Clerical management 10 staff

Total   **100**

Top level managers: These include the corporate officers that are elected by the board of directors. Top managers have job like chairman of the board, president, executive vice president, general managers and their deputies. Top level managers are concerned primarily with major direction of the enterprise; they are chief policy making officers of the organization.

Middle level managers: they are above the supervisors and below the top managers; they report to the top level manager. Middle managers are in between the top, and the lower level

managers' report to them. The principal task of the middle management is to manage managers to act as buffer between the top managers and supervisors.

The lower level manger: Most managers are supervisor qt the same times called general foreman, foreman and group supervisors. The supervisory level is the lowest management level. The supervisors do not manage but spend more of their time with subordinates and peers than with supervisor or outsiders.

3.5   Data Collection Instrument and Validation

Both primary and secondary types of data were utilized in this study. The primary data were obtained from employees of the company through the administered questionnaire while secondary research data were sourced from relevant texts, published, journal materials and online electronic articles.

Primary sources of data were used to provide answers to the research questions, while the secondary data sources were necessary to enhance the review of literature.

The questionnaires were personally given to respondents by hand and were collected a week later also by hand to avoid unnecessary delays that might arise by post which is usually not so reliable. Three different ways of collecting data were used, namely questionnaires personal interviews and observation the questionnaires contain both close and open ended questions with fixed alternating and multiple choices in some cases. Personal interviews and observation were used to get some other information not covered by the questionnaires.
One hundred (100) questionnaires were distributed. (89) Eighty Nine questionnaires were returned.
This means that 90% response rate was achieved. The researcher was satisfied with the response rate.

3.6   Data Analysis Techniques

The analytical tool that was applied in the analysis of the data that were collected was mainly statistical tool. The data collected were presented in a simple frequent table percentage. The chisquare statistics ($x2$) was used to test the hypotheses.

The hypotheses were tested at 5% level of significance and at (r-1) (c-1) degree of freedom (where r- number of row and c- number of column for chi-square statistics). Decisions were made whether to accept or reject the null hypotheses

CHAPTER FOUR

4.1 Introduction

The data collected from the field research, were analysed in this chapter. The analysis was based on tabular and graphical representation of the findings collated from the questionnaire administered during the field survey. These representations are in the forms of tables and graphical charts, which clearly stated the effect of training on the growth of First Bank PLC Wuse II Branch. The rest of the chapter elaborates this effective measure as follows.

4.2 Socio-economic Characteristics of the Respondents

These are data on the respondents' gender, educational qualifications and work status.

4.2.1 Respondents' Gender Status

The data collected in this section showed the percentage of the respondents who were male or female staff of the Bank.

Table 4.1:   Respondents' Gender Status

GENDER	FREQUENCY	PERCENTAGE (%)
MALE	63	73
FEMALE	26	27
TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.1:   Respondents' Gender Status
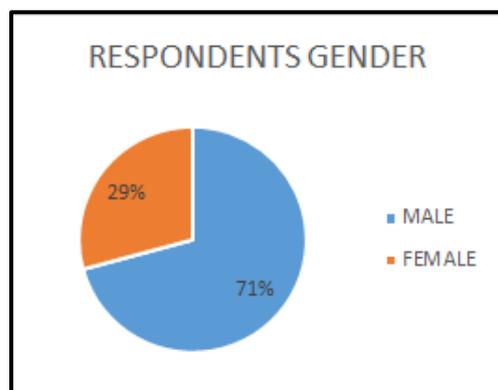
Source: Field Survey data April, 2018

4.2.2   Respondents' Highest Level Of Education

The highest level of educational of respondent is very vital information to help address the literacy level of the Bank staff. The data acquired showed that 100% of respondents have formal education. This factor enhances the place of training as a pre-requisite for employee engagement. Below are the data table in Table 4.2 and fig. 4.2 to buttress this fact.

Table 4.2:   Respondents' Highest Level Of Education

S/N	EDUCATIONAL LEVEL	FREQUENCY	PERCENTAGE (%)
1	PRIMARY SCH.	-	-
2	SECONDARY SCH.	-	-
3	DIPLOMA	9	10
4	BA/BSC	71	80

5	MASTERS	9	10
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.2: **Respondents' Highest Level Of Education**
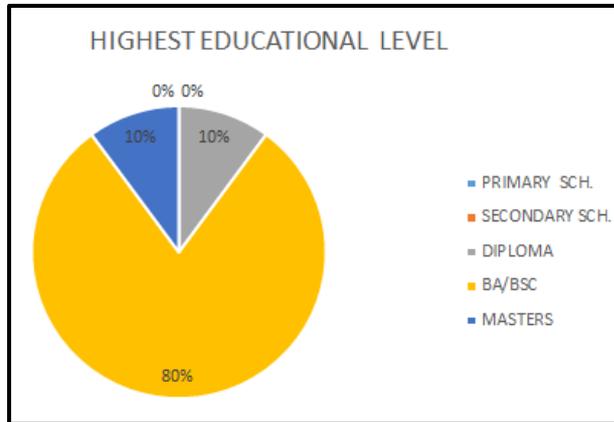
Source: Field Survey data April, 2018

4.2.3 Respondents' Organisational Status

The information on the status of the respondent in the Bank will help to buttress the level of involvement of the respondent in the organization. Below are the data table in Table 4.3 and fig. 4.3 to explain this fact.

Table 4.3: **Respondents' Organisational Status**

S/N	STATUS	FREQUENCY	PERCENTAGE (%)
1	MANAGEMENT	16	18
2	PROFESSIONAL/TECHNICAL	68	76
3	SUPPORT	5	6
	TOTAL	89	100

Source: Field Survey data April, 2018
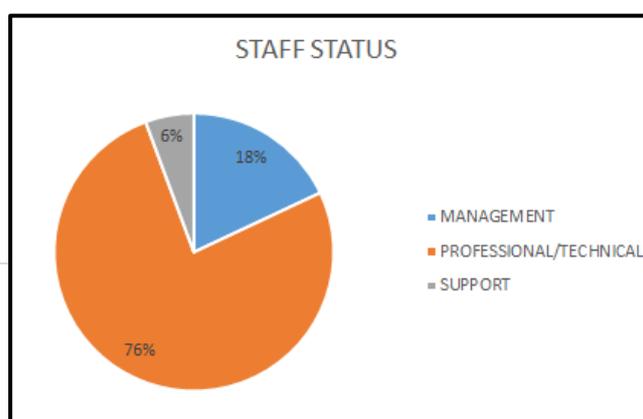
Fig 4.3: **Respondents' Organisational Status**

Source: Field Survey data April, 2018

4.2.4   Respondents' Length of Service to the Bank

The information on the respondent length of service helps to identify how long the respondent has been an employee of the Bank. From the research it shows that a larger number of the Respondent have being staff of the Bank for up to 10yrs that shows good staff retention. The table 4.4 and fig. 4.4 buttress this fact.

Table 4.4:   Respondents' Length of Service to the Bank

S/N	LENGTH OF SERVICE	FREQUEN CY	PERCENTAGE (%)
1	(0 – 5)YEARS	12	15
2	(6 – 10)YEARS	58	72
3	(11 – 15)YEARS	10	13
	TOTAL	89	100

Source: Field   Survey data April, 2018

Fig.   4.4:   **Respondents'**
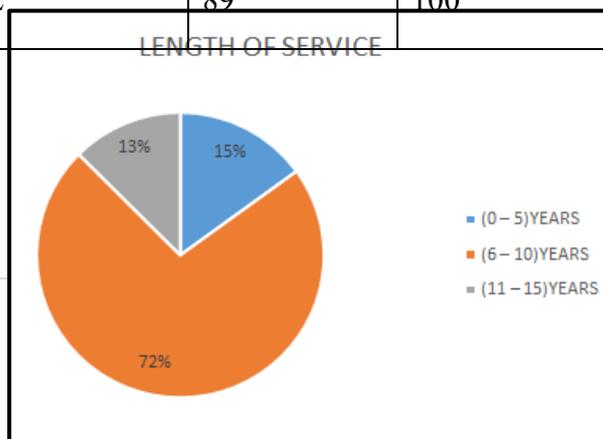
LENGTH OF SERVICE

Length of Service to the Bank

Source: Field Survey data April, 2018

4.3 Effective Training Impacts

Training of staff to improve product quality and quantity cannot be over emphasized. Therefore in this section a thorough research was carried out to ascertain the impact of training on both the staff and its organization.

4.3.1   No. of Respondents Who Have Been Trained

This section was used to determine the percentage of employees who have been trained engagement on the job. The result of Table 4.5 of the research shows that all respondents have received training one time or the other using different methods of training.

Table 4.5   No. of Respondents Who Have Been Trained

S/N	NO. OF TRAINED EMPLOYEES	FREQUENCY	PERCENTAGE (%)
1	YES	89	100
2	NO	0	0
	TOTAL	89	100

Source: Field Survey data April, 2018

4.3.2   Method of Training Used by the Respective Organization

This section outlined the different types of methods used by the respective organization in the training process of their staff to achieve the organization's human resources empowerment. Table 4.6 and Table 4.7 shows that all the Respondents have received training on the job amongst which 93% of them have received off-the-job training.

Table 4.6:   Method of Training Used by the Respective Organization

S/N	TRAINING METHOD	FREQUENCY	PERCENTAGE (%)
1	ON-THE-JOB TRAINING	89	100
2	OFF-THE-JOB TRAINING	83	93
3	BOTH	83	93

Source: Field Survey data April, 2018

Fig. 4.5:   Method of Training Used by the Respective Organization

Source: Field Survey data April, 2018

**4.3.3   Identification of Training Needs**

In this section, the respondents were able to indicate if the Management of the Bank was able to identify the organization's training needs that the requested training program ultimately hoped to achieve. Table 4.7 and Fig. 4.6 illustrate this.

Table 4.7   **Identification of Training Needs**

S/N	IDENTIFICATION OF TRAINING NEEDS	FREQUENCY	PERCENTAGE (%)
1	NEVER	-	-
2	SOMETIMES	26	29
3	ALWAYS	63	71
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.6   **Identification of Training Needs**
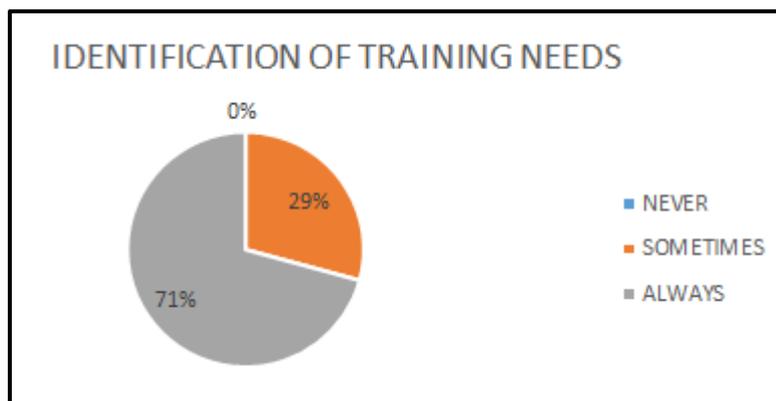
Source: Field Survey data April, 2018

4.3.4   Staff Effective Performance Assessment

At the end of every training section carried out, the Bank is supposed to perform a staff performance assessment for the trained staff. This section therefore showed the respondents opinion on if the Bank actually carry out an effective staff performance assessment program. Table 4.9 and fig. 4.8 illustrates this.
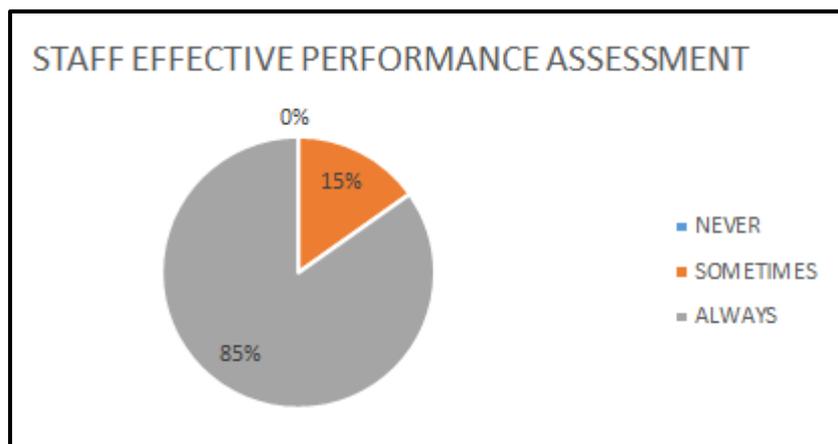
Table 4.8   **Staff Effective Performance Assessment**

S/N	STAFF EFFECTIVE PERFORMANCE ASSESSMENT	FREQUENCY	PERCENTAGE (%)
1	NEVER	-	-

2	SOMETIMES	12	15
3	ALWAYS	67	85
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.7   Staff Effective Performance Assessment

Source: Field Survey data April, 2018

4.3.5   Respondents Opinion of the Organisation's Clear Defined Strategy Related to Human Resource Development

This section showed the Bank had a clear strategy in relation to human resource development. This is elaborated in table 4.9 and fig. 4.8.

Table 4.9   Respondents Opinion of the Organisation's Clear Defined Strategy Related to Human Resource Development

S/N	DOES THE BANK HAVE DEFINED TRAINING STRATEGY	FREQUENCY	PERCENTAGE (%)
1	YES	84	94
2	NO	5	6
	TOTAL	89	100

Source: Field   Survey data April, 2018

Fig.   4.8   **Respondents Opinion**
of   **the   Organisation's   Clear**

Source: Field Survey data April, 2018

Research question 1: How can training increase the skill and knowledge of employees?

4.3.6 Effect of Training Policy on Both the Employee and the Organisation's Performance

In this section the Researcher tried to get the opinion of the respondent if having a Training Policy affects the overall performance of the employees and that of the organisation. It showed that all the Respondents agreed to the fact. Hence Table 4.10 and Fig. 4.9 buttress this fact.

Table 4.10   Effect of Training Policy on Both the Employee and the Organisation's Performance

S/N	EFFECT OF TRAINING POLICY ON BOTH THE EMPLOYEE AND THE ORGANISATION'S	FREQUENCY	PERCENTAGE (%)
1	YES	89	100
2	NO	0	0
	TOTAL	89	100

Source: Field Survey data April, 2018

**4.3.7   The Applicability Of the Training on the Job**

This section examined the fact that training given is applicable to the relevant staff on the job to enhance performance quality. Table 4.13 and fig. 4.11 illustrates this fact.

Table 4.11   The Applicability Of the Training on the Job

S/N	APPLICABILITY OF THE TRAINING ON THE JOB	FREQUENCY	PERCENTAGE (%)
1	YES	83	93
2	NO	6	7
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.9   The Applicability Of the Training on the Job
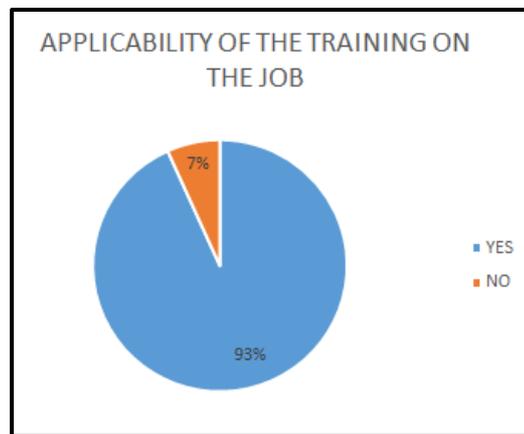
Source: Field Survey data April, 2018

4.3.8   Improvement of Staff Skills, Knowledge, Attitude and Acquired New Capability

Acquisition of knowledge is the main part of a training exercise. Also the knowledge acquired must be relevant to the job. Therefore, in this section the table 4.14 showed that all the Respondents agreed to the fact that they acquired new capabilities and knowledge was impacted during the training programmes. Fig 4.12 goes throws more light on this fact.

Table 4.12   Improvement of Staff Skills, Knowledge, Attitude and Acquired New Capability

S/N	IMPROVEMENT OF STAFF SKILLS, KNOWLEDGE, ATTITUDE AND ACQUIRED NEW CAPABILITY	FREQUENCY	PERCENTAGE (%)

		89	87
1	YES	89	87
2	NO	-	13
	TOTAL	89	100

Source: Field Survey data April, 2018

Research question 2: To what extent has training increased workers morale and reduce wastages?

4.3.9   Motivation and Job Satisfication

Staff motivation is essential because it impacts on the organization as a major growth factor. A skilled and knowledgeable employee has confidence and able to deliver. Therefore in this research, Table 4.15 illustrated this impact on the Bank.

Table 4.13   Motivation and Job Satisfication

S/N	MOTIVATION AND JOB SATISFACTION	FREQUENCY	PERCENTAGE (%)
1	YES	89	100
2	NO	-	-
	TOTAL	89	100

Source: Field Survey data April, 2018

4.3.10 Effect of Bad Training Policy on Organisational Performance

In the occasion where the organisation does not have a training policy or a well-defined one, it will affect its overall growth and performance negatively. Table 4.16 illustrated this impact on the Bank.

Table 4.14   Effect of Bad Training Policy on Organisational Performance

S/N	EFFECT OF BAD TRAINING POLICY ON ORGANISATIONAL PERFORMANCE	FREQUENCY	PERCENTAGE (%)
1	YES	89	100
2	NO	-	-

	TOTAL	89	100

Source: Field Survey data April, 2018

4.3.11 Reduction in Errors, Accidents, Material Wastage and Frequency Supervision

The reduction in errors, accidents and material wastage improves quality and quantity in production in any organization. Therefore the research carried out examined if the training received by the respondent actually reduced possible errors, accidents, and material wastage afterwards. This was illustrated using table 4.17 and fig 4.12.

Table 4.15   Reduction in Errors, Accidents, Material Wastage

S/N	REDUCTION IN ERRORS, ACCIDENTS, MATERIAL WASTAGE AND FREQUENCY SUPERVISION	FREQUENCY	PERCENTAGE (%)
1	YES	85	96
2	NO	4	4
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.10   Reduction in Errors, Accidents, Material Wastage and Frequency Supervision
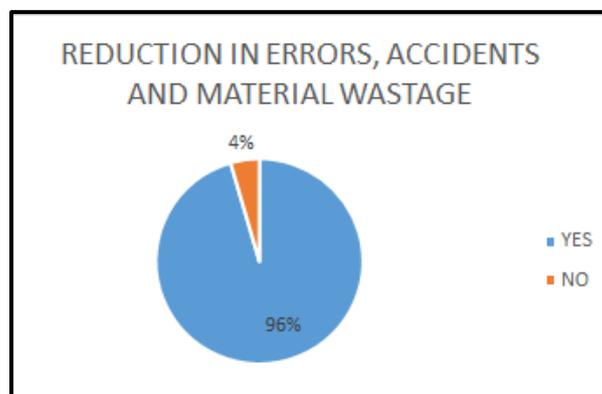
Source: Field Survey data April, 2018

Research question 3: Are the benefits derived from training commensurate with cost?

### 4.3.12 Increase on Productivity and Efficient Service Delivery

One of the major aims of staff training is to improve productivity; quantity and enhances service delivery. This fact was buttressed in table 4.15 and fig. 4.14 respectively.

Table 4.16   Increase on Productivity and Efficient Service Delivery

S/N	INCREASES ON PRODUCTIVITY AND EFFICIENT SERVICE DELIVERY	FREQUENCY	PERCENTAGE (%)
1	YES	79	
2	NO	10	
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig 4.11 Increase on Productivity and Efficient Service Delivery
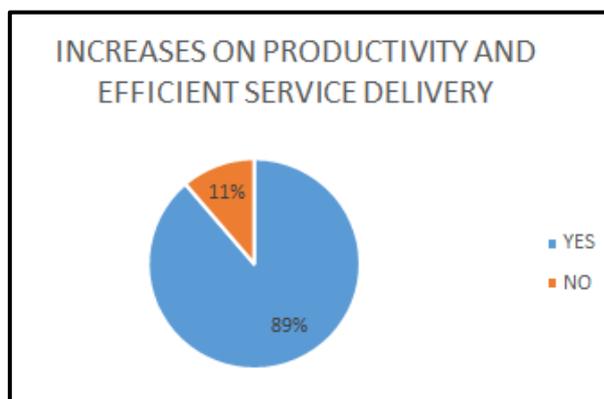
Source: Field Survey data April, 2018

4.3.13   Impact of Training on Customer Satisfaction

The customer is king; therefore the satisfaction of the customer is paramount to any organization especially banks which has a very large customer base. A well trained employee will have the skills and knowledge achieve maximum customer satisfaction. Table 4.19 and fig. 4.14 illustrates this impact on the Bank.

Table 4.16   Impact of Training on Client Satisfaction

S/N	IMPACT OF TRAINING ON CLIENT SATISFACTION	FREQUENCY	PERCENTAGE (%)
1	YES	87	
2	NO	2	
	TOTAL	89	100

Source: Field Survey data April, 2018

Fig. 4.12   Impact of Training on Client Satisfaction

Source: Field Survey data April, 2018

CHAPTER FIVE

SUMMARY, RECOMMENDATION AND CONCLUSION

5.1   Summary

Based on the analysis in Chapter four, the study made the following summary of the major findings.

    i.   The study shows that all the Respondents have attended training programmes which used both methods the training.

    ii.   70% of the Respondents agreed the Bank HR department identified the training needs ahead of training progammes. Also majority agreed that there

exists an effective performance assessment of staff after every training session.

iii. It was unanimously agreed be the Respondents that have a Training Policy affects the performance of both the employee and the organisation.

iv. Only 10% of the Respondents was of the opinion that the selection process for the staff training are influence by immediate supervisors and/or the HR Department and that same percentage believes there this leads to discrimination when identifying and selecting employee for training.

v. Applicability of the training on the job is very vital in other to make positive impact on performance and grow of the Bank. Therefore the research result shows that 93% of the Respondent agreed that the training they have taken was applicable. This imperatively improved their skills, knowledge, and attitude to work and helped them acquire new capabilities. **Therefore the research question one is hereby answered that training can increase the skill and knowledge of the employee.**

vi. The result of the research from section 4.3.10 showed that employees who have been trained have more confidence on the job they do which motivates them to do more and derive job satisfaction.

vii. The study also showed 96% of the Respondents agreed that there was a significant reduction in possible errors, accidents and material waste, **therefore answered the research question two that the workers morale is boosted by training which also results in reduction of waste as recorded.**

viii. The study showed that there was improvement in production and service delivery in the way they handled their jobs after been trained, which in turn brought about a great positive impact on the customer satisfaction. In every business customer satisfaction is a paramount factor which grows the business and any management hold unto it as a priority. Therefore whatever it cost the Bank management to train its staff was worth it and the training programme is commensurate to the price paid for it, **thereby answered research question three.**

5.2 Conclusion

The result of the study, findings, analysis and discussion of the research brings to conclusion the following:

i. The study concludes that if the right employees are sent on training through a systematic training procedure of identifying and selecting employees for training, there would be a significant improvement on the organizational performance.

ii. Most training programmes conducted on a continuous basis for bank employees, have their emphasis are based on employee's present performance. Providing training for the future challenges that bank staff are bound to encounter in the course of their work can provide a strategic advantage for banks.

iii. Explaining the objectives of training programmes to participants before the training commences helps in ensuring that the goals of the training programmes are achieved, most employees of banks are sent on several training programmes in order to sharpen their job skills and improve their performance. Setting individual goals for each participant in a training programme can help in ensuring that trainees derive maximum benefits from the training programmes.

iv. The most cost effective training method used by banks because a large number of employees can be trained at the same time are lectures and workshops, however, the Bank need to use more of apprenticeships and computer based training methods because of the wealth of experience it provides to upcoming employees and the need to keep up with emerging trends and new ways of doing things in the ever competitive environment of the banking industry.

v. For organizations to become more productive and remain in business, especially in this era of increased global competitiveness and growing complexity of the work environment, adequate training need assessment should be conducted by the Human Resource (HR) department before sending employees on training.

vi. The impact of training on the motivation of employees is significant as employees attitudes towards work becomes more positive after they attend training and development programmes. Creating a work environment that allows employees receive some form of training on the job can help in boosting employees morale and ensure that they perform to the best of their abilities.

5.3 Recommendations

In the light of the findings and conclusion of the study the following recommendation are made, which if adopted would make the training function of the Human Resource department of the Bank more productive and efficient.

   i.   Banks prioritize the issue of training of its employees because it is one of the best known ways of motivating employees, this can be attributed to the fact that employees learn relevant jobs necessary for the performance of their jobs when they attend training programmes. However, management hardly allows employees embark on personal development programmes, this is another medium that can be used in motivating employees.

   ii.   Seminars and workshops should be organized for the Human Resource department on the importance of systematic approach of training and proper procedure to follow in identifying skill gaps in the various departments.

   iii.   Heads of Department should be sensitized on the importance of sending the right employee on training. They should not see training opportunities as pay back opportunities for their loyalists and should be discouraged by the management.

   iv.   The Bank Management should develop an efficient and effective Training Policy to check the issues mentioned in the above recommendation.

   v.   Management should ensure that training is provided for both the present and future challenges that bank staff are bound to face. This will help in ensuring that not only will bankers be able to deal with the issues that they encounter in their present jobs, they will also be prepared to take on challenges that they will face in the future. Training employees for possible future challenges will ensure that they are adequately equipped if

there is a need for an employee to be given additional responsibilities/ promotion within short notice.

vi. Management can use apprenticeships as a tool to train employees by placing new employees under the guardianship of experienced workers. Computer based training can be a useful tool can providing a source of competitive advantage to the Bank for the employees to be up to date and have an edge over other banks employees.

vii. Management can improve employee performance by allowing employees to embark on personal development programmes which are not directly connected to their performance on the job (for example, obtaining a higher degree). This will go a long way in ensuring that employees are motivated to give their very best to the organization. Sponsoring employees for personal development programmes will make employees feel that management care about their welfare as individuals and not just as human capital that is used in achieving organizational goals.

viii. Management should ensure that individual goals are set for each participant involved in training programmes as this will boost employee's inner drive and provide the employees with a personal affinity towards the training programme. It will also ensure that employees stay motivated throughout the duration of the training programme. Individual training goals can be set in the areas of reading and operating recently developed software. Management can then examine each individual after the training programme has been completed to determine the extent to which learning has occurred.

ix. Employees should be encouraged to embrace other developmental courses that could impact on their general performance and increase organizational performance.

5.4 SUGGESTION FOR FURTHER STUDIES

The effect of training on employee performance and organizational growth has been the core of this study and research analysis carried out under a limited scope of specimen. Also the impact of training was highly emphasized which serves as a good basis for further future studies on same topic by researchers who are ready to throw more light on the research topic.

5.5   CONTRIBUTION TO KNOWLEDGE

Employee training is the process of enhancing the skills, capabilities and knowledge of employees for doing a particular job. Hence every organization is expected to have a well-defined Employee Training and Development Policy (ETDP). This is the enable the HR department have a focus then designing the training and development programme for the organization. Therefore my contribution to the study of the impact of training and development of employees performance and organizational growth is designing an Employee Training and Development Policy which will be very useful to organizations. Below is the policy:

The Employee Training and Development Policy

In the pursuit of excellence, First Bank Plc, is committed to the continued training and development of all employees. Because of rapid technological and periodic organizational changes that occur in the workplace, training is essential and may be required for upgrading and improving on-the-job skills. When the training is required, it will be funded by First Bank Plc.

Employees may request training. Such requests should be related to the immediate job responsibilities. Requests beyond the employee's area of responsibility will not be approved. Requests will be approved at the discretion of the immediate supervisor who will consider schedule and budget constraints in his/her decision.

In addition to training opportunities outside First Bank Plc, in-house training on designated subjects requiring attention may be scheduled.

An annual review and evaluation of the employee's experience, skills, performance, and training will be conducted by the immediate supervisor in conjunction with the employee.

The evaluation process will be impartial and fair to all employees. The objective of the process is to encourage continued excellence in the performance of your job and to reward you for progress when it is budgetary possible.

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