

Interrogating the Nexus between Training and Development and Organisational Performance in Deposit Money Banks in Nigeria

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Abstract

This research paper critically analyses Training and Development Strategies; as approaches for performance enhancement in goal oriented firms with a focus on Twenty-one commercial banking firms in Nigeria. The study adopted simple empirical survey method or quasi-experimental method which places premium on survey of sample. Both primary and secondary sources of data collection were utilized in a bid to attain the necessary result. Five point Likert rating scale questionnaire were used in obtaining the opinions and views from respondents. The sample size for the study was 398 derived from the employee population of 21 commercial banking firms totaled of 64, 846 as at January, 2017. This was determined using Taro-Yamane's formulae. Bartlett's test of Sphericity and Kaiser-Meyer Oikin measure of sampling adequacy, construct validity test determination and Cronbach Alpha for reliability test determination was applied in this study. Bowley's Allocation formula was applied in determining the individual commercial banking firms sample size. Multiple Regression test was used in processing the three (3) formulated hypotheses. The study findings revealed among others that Training and Development Strategies adopted by commercial banking firms in Nigeria for employees have positive relationship on productivity of the banking firms.. The study recommendations are that, executive management of the commercial banking firms in Nigeria should also ensure that operational analysis, organizational analysis, individual analysis is periodically carried out to determine training and development needs in areas of skills inadequacy, knowledge gap, attitude and behavioral aspects to warrant proper Training and Development.

Keywords: Training, Development, Strategies, Performance Enhancement, Goal Oriented Firms

1. Introduction

Training and development is a major catalyst that makes the company's to attain progress and enhanced its productivity. It has been observed overtime that organization that failed to adopt training and development strategies have been suffering from problem of increased productivity, employee turnover, frustrations, occasional disappointments and failures leading to huge losses, wastage, under capacity utilizations due to lack of knowledge and skills to operate the requisite acquired technologies and production methods and techniques. This has resulted to reduced efficiency, poor innovation in product strategies and work methods, financial losses and production of defective products. At the same time, most organizations in the manufacturing, banking sectors have embraced the culture of training and development over the years as the case of commercial banking firms in Nigeria, but still, the performance levels are low and decline in profit status is recorded by them on a continuous basis leading to distress and outright liquidation in most cases. It is against this background that the researcher wants to establish the true position of commercial banking firms in Nigeria by ascertaining whether training and development are strategies that can positively impact on performance enhancement and goals attainment. The relevant objectives for this study are; to ascertain the impact of training and development programme/strategies on employee productivity; to examine if skills (i.e technical skills, conceptual skills, human relation skills, design skills, attitudinal skills) and knowledge are acquired by employee in the course of the training and development programme of commercial banking firms; and to find out if training and development programme in commercial banking firms impacted on development of staff by modifying their behavior and attitudes to work.

Research Hypotheses:

The following research hypotheses structured in a Null form may be considered germane for this research endeavor;

- H_{01} : Training and development of employees have not impacted on the productivity of commercial banking firms in Nigeria.
- H_{02} : Training and development strategies/programmes have not enhanced employee's skills acquisition in commercial banking firms in Nigeria.
- H_{03} : Training and development strategies/programmes have not impacted on organization by modifying employees' behavior and their work attitudes.

2. Review of Related Literature

The Concept of Training and Development:

Training is referred to programmes that focused on the preparation and accomplishment of a particular job. Training programmes involved learning whatever knowledge and skills required in carrying out a particular job satisfactorily while development came up after several years of expanding training programmes. Development programmes were specially designed by organization for middle manager and higher level managers. These developments programme involved learning about all the complex duties and responsibilities assigned to managers in the modern day employment. Therefore, development was a better name for the complex learning given to managers than learning (Yoder and Standohar, 1986:233).

To Mcfarland (1968:292), training is the term used to describe the process through which organizations build the skills and abilities of non-management employees. Development on the other hand, includes the process by which managers and executives acquire not only skills and competence in their present job but also capacity for future managerial tasks of increasing difficulty and scope.

Ojo (1998: 212) emphasized that training refers to the procedure by which people acquire knowledge and skills for a definite purpose but development is not as specific, that is, more general in application.

Training in a work organization is essentially a learning process in which learning opportunities are purposefully structured by the managerial human resources and training staff working in collaboration or by external agents acting on their behalf. The aim of the process is to develop the organization employees, their knowledge, skills and attributes that have been defined as necessary for the effective performance of their work and hence for the achievement of the organizational aims and objectives by the most cost-effective means available.

Nwachukwu (2007) and Sev (2011) maintains that, main objectives of training employees is to enhanced increased in productivity, to lower turnover rates, higher morale (i.e a man trained has confidence in his ability to perform), better coordination will be achieved in the organization as well; there will be skill development of employee and attitude of the staff will be modified.

Analysis of training needs is an essential prerequisite to the design and provision of effective training (Tyson and York, 2000). For Yoder and Straudohar (1986), the diagnosis of training or development needs recognize a variety of symptoms. For example, when staffing plans

contemplates requirements for new skills in months ahead, when problems such as absenteeism, excessive waste and scrap, product rejection and when managers do not have assistants ready to fill their vacancies. When these problems occur, they suggest training and development as a logical prescription.

Akinwale (1999), states that training need is the gap between the skill required and the skill available. Katz (1974), Griffin (1997), and Yalokwu (2006) in their respective research presentation identified that every manager needs four (4) basic skills for proper and effective performance. These are Technical Skills, Human Skills, Conceptual Skills and the Design Skills.

People that require these skills are managers from top level, supervisory level and small business managers (Sev, 2013). Rouda and Kusy (1995) are of the opinion that a need assessment is a systematic exploration of the way things are and the way they should be. They reiterate that conducting need assessment will help organization derive the basic training needs required of the organization. The basic steps for conducting training need assessment includes; -

Step 1: Perform a “gap” analysis:

This involves checking the actual performance of organization and people against existing standards, or to set new standards. This will involve;

- a) Current situation – There is a need to determine the current state of skills, knowledge and abilities of our current and/or future employees. This analysis also should examine the organizational goals, climate and internal and external constraints.
- b) Desired or necessary situation – This requires the identification of the desired or necessary conditions for organizational and personal success. This answer focused on the necessary job tasks/standards, as well as the skills, knowledge and abilities needed to accomplish the task successfully. It is important, that we identify the critical tasks necessary and not just observe current practices. Through this we can distinguish actual needs from perceived needs.

Step 2: Identify Priorities and Importance:

The list of needs for training and development must be examined in view of their importance to organizational goals, realities and constraints for example;

- a) Cost effectiveness: – How does the cost of the problem compare to the cost of implementing a situation? In other words, we perform a cost-benefit analysis.
- b) Legal mandates: – Are the laws requiring a solution?

- c) Executive pressure: – Does top management expect a solution?
- d) Population: - Are many people or key people involved?
- e) Customers: - What influence is generated by customer specifications and expectations?

Step 3: Identify causes of performance problems and/or opportunities:

The next is to identify specific problems areas and opportunities. In organization we must know what our performance requirements are, if appropriate solutions are to be applied. Two questions should be asked for every identified need.

- a) Are people doing their jobs effectively?
- b) Do they know how to do their jobs?

Step 4: Identify possible solution and growth opportunities:

Importance is attached to moving people (staff) and their performance into new directions. If people are not doing their jobs effectively; Training may be the solution, if there is a knowledge problem. They also instructed that the use of multiple needs assessment is good. It is important to get a complete picture from many sources and viewpoints. The following assessment techniques can be applied;

- i. Direct observation
- ii. Questionnaire
- iii. Consultation with persons
- iv. Interviews
- v. Focus group
- vi. Test
- vii. Record and report studies
- viii. Work samples

Cascio (1976) emphasized that, three (3) levels of analysis for determining the training needs are necessary.

- a) Operational analysis – This requires a careful examination of the job to be performance after training.
 - i. A systematic collection of information that describes exactly how jobs are done.
 - ii. Standards of performance for those jobs can be determined.
 - iii. How tasks are to be performed to meet the standards.
 - iv. The knowledge, skills, abilities and other characteristics necessary for effective task performance, job analysis, performance appraisals, interviews and analysis of operating performance (quality control, customer complaints) all provide important inputs to the analysis of training needs (Torrington, Hall and Taylor, 2005).
- b) Organizational analysis – This method seeks to identify where within the organization training is needed. It is therefore, important that organizations

training needs be properly analyzed to prevent time and money being wasted on programmes of training that do not advance the cause of the organization. Analysis of organizations external and internal environment is pertinent.

- c) Individual analysis – This requires determining what skills, knowledge or attitudes an employee must develop if he is to perform the task which constitutes his job in the organization (Sev, 2011).

It is important to note that practical ways of determining training needs can be through analysis of personal reports, employee's attitude surveys,

discussion with supervisor, job description and interviewing during performance appraisals in organizations.

Concept of Productivity

Nwachukwu (2007) defined productivity as a total output/total input. Thus productivity of an employee is seen as the relationship between units of labour input and units of output. The effectiveness of the use of the factors of production to produce goods and services is commonly referred to as productivity. The relationship of input to output is

Table 1.0 Number of Commercial banks based on classification and allocation of sample size.

S/NO	Name of Commercial Bank	Population of Staff/Employee	Selected sample size
The first category of Commercial banking firms (employee/staff size above 3500, bigger in size in terms of employees, scope of operations and Assets base).			
1.	Guaranty Trust Bank plc (GTB)	10,000	61
2.	Zenith Bank Plc	6616	41
3.	First Bank Plc	6610	41
4.	Union Bank (Nigeria)	6210	38
5.	United Bank for Africa (UBA) Plc	5561	35
6.	Diamond Bank Plc	4568	28
Second category of Commercial banking firms (employee/staff size between 2000 - 3499, moderately bigger in size in terms of employees, scope of operations and Assets base).			
7.	Sterling Bank plc	3034	19
8.	Eco Bank Nigeria	2410	15
9.	Mainstream Bank Ltd	2250	14
10.	Keystone Bank Ltd	2233	14
11.	Fidelity Bank Plc	2120	13
12.	Stanbic IBTC Holding Plc	2077	13
13.	First City Monumental Bank Ltd	2000	13
14.	Unity Bank Plc	2072	13
Third category of Commercial banking firms (employee/staff size below 2000 smaller in size in terms of employees, scope of operations and Assets base).			
15.	Standard Chartered Bank plc	1120	7
16.	Wema Bank Plc	1317	8
17.	Enterprise Bank Limited	1120	7
18.	Access Bank Plc	900	6
19.	Sky Bank Plc	821	5
20.	Heritage Banking Company Ltd.	657	4
21.	Jaiz Bank Plc	525	3

Source: Commercial banking firms records and field survey, 2017.

Factor and Reliability Analysis

Confirmatory factor analysis with Varimax rotation has been performed to examine whether the classification of the variables into the specific factors is valid or not. In this case productivity strategies, technical skills, human skills, conceptual skills, design skills, organizational efficiency, behavior modification strategies and work attitudes as affecting performance output of employees was subjected to analysis.

KMO (Kaiser-Meyer-Olkin) was used to measure the sampling adequacy, accepting a weak threshold (0.5) (Malhotra, 1999) and Bartlett's test of sphericity was also adopted. The total variance explained (TVE) score was also used to measure how data were distributed within a range and also how much the response differs (accepted threshold, 0.6). Further, Cronbach Alpha (α) reliability test has been performed to assess internal consistency of measurement adopting the weak threshold 0.6

Table 2.0 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.854
Bartlett's Test of Sphericity	Approx. Chi-Square	2076.43
	Df	55
	Sig.	0.000
Overall Reliability Statistics : Cronbach's Alpha		0.814

We can see that we have good values for all variables for the MSA but the overall value is a bit high at 0.854, however Bartlett's Test of Sphericity has an associated P value (sig in the table) of < 0.05 as by default SPSS reports p values of less than 0.05 as 0.000, So from the above results we know that we can now continue and perform a valid factor analysis. It can also be seen that Training and Development, Productivity Strategies, Employee's skills acquisition, Organizational Efficiency, Work attitudes and Employee behaviour amongst others were subjected to reliability test using Cronbach's Alpha and in all cases it was high. The SPSS analysis gives us Cronbach's Alpha values for Training and Development Strategies as

Approaches for performance enhancement by goal oriented firms: A survey of commercial banking firms in Nigeria. This is an indication that our instruments are reliable. According to Everitte (2006), an alpha value of less than 0.60 is unacceptable; 0.60-0.65 is undesirable, 0.65-0.70 is minimally acceptable; 0.70-0.80 is respectable; 0.80-0.90 is very good and more than 0.90 means consider shortening the scale by reducing the number of items. As it is for all the commercial banking firms in Nigeria under survey it shows that, the instrument is very reliable, hence our overall reliability statistics: Cronbach Alpha is 0.814. Multiple regression tests are adopted for the testing of formulated hypotheses.

4. Data Presentation and Analysis

Table 1.0 Numerous Benefit derived from Training and Development programme (i.e workshops, conferences, case study analysis, secondments, coaching etc) by Commercial banking firms enhances productivity attainment.

Statement	Respondent category	Degree of response					
		SA	A	U	D	SD	TOTAL
Your Commercial banking organization have benefitted from the Training and Development programme such as workshops, conferences, case study analysis, secondments, coaching, apprenticeship training, vestibule training amongst others leading to productivity attainment.	Top Level Managers	47	20	1	2	3	73
	Middle Level Managers	75	44	2	4	2	127
	Lower Level Managers	127	64	2	3	2	198
Total		249	128	5	9	7	398

Table above 1.0 revealed the respondent opinion concerning the Training and Development programmes offered by the Commercial banking organizations in Nigeria as to whether they are contributing to productivity attainment. The programmes include workshops, conferences, secondments, vestibule training, coaching, lectures, apprenticeship training, case study method, simulation exercise, on the job training, off the job training, assisting, and special assignment, amongst others. 249 respondents

representing 62.56% strongly agree. 128 respondents standing for 32.16% agree. 5 respondents (1.25%) were undecided. 9 respondents representing 2.26% disagreed while 7 respondents (1.75%) strongly disagree on the subject matter.

Test of Hypothesis

H01: Training and development of employees have not impacted on the productivity of commercial banking firms in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.929 ^a	.863	.859	.359

The value of 0.929 indicates that Training and Development of employees have impacted on productivity of commercial banking firms in Nigeria. The R square is the coefficient of determination which is 0.863 with 86.3% proportion of variance in the dependent variable.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	311.767	11	28.342	220.334	.000 ^b
Residual	49.653	386	.129		
Total	361.420	397			

The table shows that the independent variables are statistically significantly, $F(11, 386) = 220.334, P < 0.05$. We reject the hypothesis which states that, Training and development of employees have not impacted on the productivity of commercial banking firms in Nigeria.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.267	.098		2.729	.007
Coaching	.082	.033	.083	1.494	.013
Lectures	.010	.031	.011	.335	.038
Conferences	.103	.027	.110	3.798	.000
Case Study Analysis	.281	.035	.281	8.061	.000
Secondment	.081	.032	.080	2.517	.012
Apprenticeship Training	.026	.029	.028	.925	.055
Assignment	.016	.038	.095	2.533	.012
Vestibule Training	.064	.029	.066	2.249	.025
Simulation Exercise	.035	.035	.242	1.778	.000
On the Job Training	.110	.041	.110	2.674	.008
Off the Job Training	.024	.041	.024	.579	.063

a. Dependent Variable: Productivity of Commercial Banking firms in Nigeria

Interpretation.

$y = X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + X_7 + X_8 + X_9 + X_{10} + X_{11}$ where C is the constant.

$$\text{Predicted } y = 0.082X_1 + 0.010X_2 + 0.103X_3 + 0.281X_4 + 0.081X_5 + 0.026X_6 + 0.016X_7 + 0.064X_8 + 0.035X_9 + 0.110X_{10} + 0.024X_{11} + 1.267$$

The principles of Training and development of employees have a positive relationship on the productivity of commercial banking firms in Nigeria.

Table 2.0 effect of Training and Development on Employee’s Skills Acquisition and Knowledge in Commercial banking firms

Statement	Respondent category	Degree of response					
		SA	A	U	D	SD	TOTAL
Training and Development programme have enhanced employee skill acquisitions (i.e. technical, conceptual, human and design skills) and knowledge in commercial banking organization in Nigeria.	Top Level Managers	41	18	3	4	3	69
	Middle Level Managers	76	41	4	6	5	132
	Lower Level Managers	121	60	4	5	7	197
	Total	238	119	11	15	15	398

Survey: Field Survey, 2017

There is an overwhelming view among the respondent as indicated in table 2.0 above pertaining the notion as to whether Training and Development is a catalyst of enhancing employee skill acquisitions and knowledge in the Commercial banking organization in Nigeria. These skills include (technical skills, conceptual, human relations skills, conceptual skills, design skills). Overwhelmingly 238 respondents (59.79%) feel strongly agree that the above mentioned skills are acquired with elaborate Training and Development programme put in

place by Commercial banking firms in Nigeria. Only 119 (29.89%) agree to the subject matter. 11 respondents representing 2.76% were undecided. 15 respondents (3.76%) disagree and 15 respondents strongly disagree (3.76%) on this notion.

H02: Training and development strategies have not enhanced employees' skills acquisition (i.e technical skills, conceptual skills, human relations skills, design skills, attitudinal skills) and knowledge of employees in commercial banking firms in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903 ^a	.816	.814	.412

The value of 0.903 indicates that Training and Development strategies have enhanced employees' skills acquisition and knowledge of employees in commercial banking firms in

Nigeria. The R square is the coefficient of determination which is 0.816 with 81.6% proportion of variance in the dependent variable.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	294.802	4	73.701	434.786	.000 ^b
1 Residual	66.617	393	.170		
Total	361.420	397			

The table shows that the independent variables are statistically significant, $F(4, 393) = 434.786$, $P < 0.05$. We reject the hypothesis which states that, Training and Development strategies have

not enhanced employee's skills acquisition and knowledge of employees in commercial banking firms in Nigeria.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.035	.107		.329	.042
1 Technical Skills	.251	.032	.256	1.816	.000
Conceptual Skills	.111	.030	.118	3.733	.000
Human Skills	.181	.029	.194	6.268	.000
Design Skills	.071	.032	.472	4.537	.000

a. Dependent Variable: Productivity of Commercial Banking firms in Nigeria

Interpretation.

$y = X_1 + X_2 + X_3 + X_4$ where C is the constant.

Predicted y = $0.251X_1 + 0.111X_2 + 0.181X_3 + 0.071X_4 + 1.035$

Training and development strategies have a positive relationship on the skills acquisition and knowledge of employees in commercial banking firms in Nigeria.

Table 3.0 impact of Training and Development programme on employee behavior and work attitudes:

Statement	Respondent category	Degree of response					
		SA	A	U	D	SD	TOTAL
Training and Development programme have impacted on banking organizations by modifying behavior of employee and their work attitudes in the Commercial banking firms in Nigeria.	Top Level Managers	53	17	2	2	0	74
	Middle Level Managers	70	45	2	2	3	122
	Lower Level Managers	130	62	3	4	3	202
	Total	253	124	7	8	6	398

Survey: Field Survey, 2017

Information as per data contained in table 3.0 above imply that Training and Development is impacting on organization growth of the banking firms in terms of modifying behavior of employee and their work attitudes. Infact, 253 out of 398 respondents representing 63.56% strongly agree on the notion. 124 respondents

(31.15%) agree to the position. 7 respondents standing 1.75% were undecided. 8 respondents (2.01%) disagree while 6 respondents (3.76%) strongly disagree on this subject matter. H03: Training and development strategies have not impacted on organization by modifying employees' behavior and their work attitudes.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807 ^a	.652	.650	.565

The value of 0.807 indicates that Training and Development strategies have impacted on organization by modifying employees’ behavior and their work attitudes in commercial banking firms in Nigeria. The R square is the coefficient of determination which is 0.652 with 65.2% proportion of variance in the dependent variable.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	235.486	2	117.743	369.309	.000 ^b
Residual	125.934	395	.319		
Total	361.420	397			

The table shows that the independent variables are statistically significant, $F(2, 395) = 369.309$, $P < 0.05$. We reject the hypothesis which states that, Training and Development strategies have not impacted on organization by modifying employees’ behavior and their work attitudes in commercial banking firms in Nigeria.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.662	.137		4.837	.000
1 Employee Behaviour	.529	.039	.539	13.583	.000
Work Attitudes	.321	.037	.341	8.596	.000

a. Dependent Variable: Training and Development

Interpretation.

$y = X_1 + X_2$ where C is the constant.

Predicted y = 0.529X₁ + 0.321X₂ + 1.662

Training and development strategies have a positive relationship on organization by modifying employees’ behavior and their work attitudes in commercial banking firms in Nigeria.

5. Discussion of Findings:

It is interesting to note that, the study has produce pertinent and important discoveries as it can be seen from the data presentation and analysis above.

In the test of Hypothesis one (1), the study found out that Training and Development programmes/strategies organized for employees of the banking firms in Nigeria such as workshops, conferences, case study analysis, secondments, coaching, apprenticeship training, vestibule training, on the job training, off the job training, programmed learning, management games, job rotation, special courses, assistant to, simulation exercise, video

conferencing, role playing, electronic performance support systems (EPSS), internet based training amongst others have impacted positive on the productivity of the commercial banking firms in Nigeria. This confirms the fact that employees are more effective and efficient in discharging the tasks assigned to them. Better work techniques, methodologies of carrying out the tasks for effective completion are devised by employees and introduced and effectively implemented. There is development of self-efficacy and confidence by the staff of the banking firms to carry out task effectively. Absenteeism, job turnover, lateness to work has now

become the thing of the past. Employee behaviors are now modified and reshaped in conformity with the work expectations, work norms and ethical standards. Fraudulent attempts and acts are reported accordingly and unethical behavioral trends are discouraged and extinct by employees. This agrees with the news of Luthans (2002) who emphasized that workplace behavior is a pattern of action by the members of an organization that directly or indirectly influenced organizational effectiveness. The workplace behaviors range from performance, absenteeism, turnover and organizational citizenship. Nigerian Banking firms that are goal oriented are seeking to enhance high performance, high turnover and citizenship behaviors.

Griffins (1997) assert that performance behaviors are the total set of work-related behaviors that the organizations expect the individual to display. With good training and development by banking organizations, high performance will be recorded by the organization. Employee will acquire needed skills, modify behaviors and be highly knowledgeable to discharge task. Mullins (1996) confirms that the purpose of training is to improve knowledge and skills and to change attitudes. He further stressed that;

- i. Training will increase the confidence, motivation and commitment of staff.
- ii. Provide recognition, enhanced responsibility, and the possibility of increased pay and promotion.
- iii. Give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression.
- iv. Help to improve the availability and quality of staff.

Therefore training is a key element of improved organizational performance. It helps to reconcile the gap between what should happen and what is happening between desired targets or standards and the actual level of work performance. With this strategy, absenteeism and turnover is discouraged by employees.

The implication of the finding is that, the commercial banking firms in Nigeria should periodically organized training and development programmes aimed at improving employee skills and modifying their behaviours. This will enhance organizational productivity. This may also entails having an adequate financial budget to ensure the possibility of organizing the training and development programme as derived from the findings to attract the enormous benefits the banking firms stand to obtain from it.

In the test of Hypothesis two (2), the study revealed that Training and Development

programmes and strategies have enhanced employee skill acquisition in the commercial banking firms in Nigeria. This is shown in the regression value which indicates R to be 0.903 indicating that Training and Development strategies have enhanced employee skill acquisition. The Anova table shows that the independent variables are statistically significant $F(4, 393) = 434.786, P < 0.05$. In this case we reject the Null hypothesis which states that, Training and Development strategies have not enhanced employee skills and knowledge in commercial banking firms in Nigeria. This confirms the view of Robert Katz (1974) and Fayol (1930) who in their respective research endeavors noted that every manager needs three basic kinds of skills which can be acquired through Training and Development. These are (i) Technical skills (ii) Human skills (iii) Conceptual skills

Technical Skills are the ability to use the procedures, techniques, and knowledge of a specialized field. Surgeons, engineers, musicians and accountants all have technical skills in their respective fields acquired through Training and Development programmes.

Human Skills is the ability to work with, understand, and motivate other people as individuals or in groups.

Conceptual Skills is the ability to coordinate and integrate all of an organizations interests and activities. It involves seeing the organization as a whole, understanding how its parts depend on one another, and anticipating how a change in any of its parts will affects the whole. Fayol and Katz suggest that although all three of these skills are essential to a manager, their relative importance depends mainly on the manager's rank in the organization.

Technical Skills is not important in the lower levels. Human skills, although important for managers at every level, is the primary skills needed by middle managers, their ability to tap the technical skills of their subordinates is more important than their own technical proficiency. Finally, the importance of conceptual skills increases as one rises through the ranks of a management system. At higher and higher organizational levels, the full range of relationship, and the organizations place in time, are important to understand. This is where a manager must have a clear grasp of the big picture. All these skills require adequate training and development for its proper acquisition by employees. In a nutshell, a skilled employee is generally very productive. The employee who has the necessary skills for his job sees himself as a professional and acts accordingly. He needs little supervision, takes pride of accomplishment and looks forward to a successful career in the organization.

The implications of the finding is that, highly competent based professionals/resource personnel, consultants from KPMG, Ather Anderson, Price Water House, Coopers and Leybrands be engaged by the commercial banking firms for constant training and development to facilitate adequate skills acquisition by the employees of the banks. This will pave way for sound operations and attainment for growth, survival, market share growth, expansion, and profit attainment.

In the test of Hypothesis three (3) it is revealing that Training and Development have impacted on the employee of the commercial banking firms in Nigeria by modifying their behavior and their work attitudes. The value of 0.807 of the regression model reveals so and the Anova table shows that the independent variable are statistically significant $F(2, 395) = 369.309, P < 0.05$. This confirms the views of Sev (2003), who opines that in spite of advances in technology that have made possible today unmanned branches of banks, human resources remains not only the most critical factor in the operations of banks but often, the biggest contributor to operating costs. In view of this, there is need to get the best out of these resources and training on manpower development may greatly assure this. Training will not only make staff more efficient but could contribute significantly to desired attitudinal changes required to count and retain customers and return them into clients; on this regard, it is instructive to recount the remarks of two (2) United State of American Presidents:-

Manpower is the basic resource. It is the indispensable means of converting other resources to mankind's use and benefit. How well we develop and employ human skills is fundamental in deciding how much we will accomplish as a nation. The manner in which we do so will more over profoundly determine the kind of nation we become by President John, F. Kennedy. "God says everything at the price of labour" (Bill Clinton, 1993). "Let's make education our highest priority" (Bill Clinton, 1996).

Buchanan and Huczynski (2004) maintain that attending Training and Development by employees will help develop new skills to checkmate undesirable workplace behaviors which need to be eliminated. They further elaborated that; behavior of employees can be modified using techniques such as positive reinforcement, punishment and extinction. Yalokwu (2006) suggested additional strategies for behavior modification as sensitivity or T-group training, transactional analysis.

The implication of the findings is that organizations management/human resources department should encourage the application of behavior modification techniques/strategies to be used by bank to checkmate undesirable behavior,

sharp practices, fraudulent acts that will subvert the attainment of the organizational goals such as profit attainment, growth, expansion, market share growth, return of investment amongst others. This will promote the adoption of ethical standards that will yield prudence and sanity in all manner of organizational transactions.

6. Conclusions and Recommendations:

Staff Training and Development are related processes which no organization can afford to ignore. All organization including commercial banking firms needs to train their staff and at the same time develop them for maximum utilization. Organization that adopts this will benefit from skill development of her employees, attitude modification, better education of her employees aiding her staff to assume more tasks and responsibilities thus helping them to realize their full potentials, have turnover rates of employees, and boost their morale by making them have more confidence in their abilities to perform and it also leads to better coordination of resources i.e human, material, financial resources aimed at achieving organizational goals. The research therefore recommends as follows:-

- 1) Firstly, the executive management of the commercial banking firms in Nigeria should understand that, training and development is the life wire and blood of the organization hence it enhances skill development, attitude modification, it facilitates employees ability to perform their duties effectively resulting to lower turnover rates, increase productivity, staff morale, motivation and promotion to staff amongst others, so it should be periodically organized for staff. This entails having a schedule/calendar for the purpose for all categories of staff.
- 2) The executive management of the commercial banking firms in Nigeria should have a standing policy that addresses the issues of training and development. This will require that consistent evaluation and review of training manuals, methodologies that confirm to standards of globalized frauds by the Human Resource Department to be carried out or performed to establish areas where gaps or need in training and development exist by checking the actual performance of banking organizations and the people against existing standards, determine the current state of skills, knowledge and abilities of employees against the organizational goals, constraints, identifying priorities, causes of performance problems or opportunities, growth opportunities etc. this if adopted will enhanced attainment of the organizational goals and objectives.

- 3) The executive management of the commercial banking firms in Nigeria should also ensure that operational analysis, organizational analysis, individual analysis is periodically carried out to determine training and development needs in areas of skills inadequacy, knowledge gap, attitude, behavioral aspects to warrant proper training and development hence customers of the bank needed to be treated with absolute care in order to attract higher market share and profits.
- 4) Emphasis on E-products training and development is crucial for commercial banking firms in Nigeria that want high level of sustainability and competitive advantage. This is critical for the growth of the banking firm.
- 5) Review of training and development of employee progress be made bi-annually by the executive management of the commercial banking firms in Nigeria to see areas of success, defects and deviations in expectation to warrant corrections as early as possible.
- 6) The training and development of employees by commercial banking firms in Nigeria should emphasis changing trends in technology, behavioral norms, processes, structures, systems and innovations in all ramifications to warrant success and possible attainment of organizational goals.
- 7) Training and development of employees by commercial banking firms in Nigeria should encourage commitment and attainment of mission and vision of the organization and discourage compromising behavior of employees.

Contribution to Knowledge:

It is clearly manifest from empirical research conducted that commercial banking organizations on a periodic basis needs to conduct and carry out a need assessment on training and development by carrying out performance gap analysis, identifying areas of priorities and importance for training, identifying causes of performance problems and/or opportunities, and identifying possible solutions and growth opportunities, operational analysis, organizational analysis and individual analysis were suggested.

The study also contributed in the light that training commercial bank staff in the area of Information Communication Technology (ICT), E-products will enhance sustainability and competitive advantage and will lead to attainment of greater market share, growth and profit attainment of the banks in the current era of globalization hence this will improve their skills for quality service delivery and better operational mechanism.

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Appendix

Research Questionnaire

Department of Business Management,
Faculty of Management Sciences,
Benue State University,
Makurdi, Nigeria, West African.

30th March, 2017.

Dear Sir/Madam,

Here is a questionnaire on: Training and Development Strategies: Approaches for Performance enhancement in goal oriented firms (A Survey of Commercial Banking firms in Nigeria).

You have been chosen as one of the respondent in this study. You are therefore humbly requested to supply honest and sincere answers and responses to the questions by ticking as appropriately as you can in the boxes/space provided.

Questionnaire

- 1). Your Commercial banking firm have benefitted from the Training and Development programme such as workshop, conferences, case study analysis, secondments, coaching etc leading to productivity?
 - a) Strongly Agree (SA) []
 - b) Agree (A) []
 - c) Undecided (U) []
 - d) Disagree (D) []
 - e) Strongly Disagree (SD) []

- 2) Training and Development programmes have enhanced employee skill acquisition (i.e technical, conceptual, human and design skill) knowledge in Commercial Banking firms in Nigeria?
 - a) Strongly Agree (SA) []
 - b) Agree (A) []
 - c) Undecided (U) []
 - d) Disagree (D) []
 - e) Strongly Disagree (SD) []