

TRAINING AND DEVELOPMENT STRATEGIES: APPROACHES FOR PERFORMANCE ENHANCEMENT IN GOAL ORIENTED FIRMS. (A SURVEY OF COMMERCIAL BANKING FIRMS IN NIGERIA)

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ABSTRACT: *This research paper is a critical analysis of Training and Development Strategies; as approaches for performance enhancement in goal oriented firms with emphasis on Twenty-one commercial banking firms in Nigeria. This 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 (i.e. Strongly Agree, SA (5), Agree, A (4), Undecided, U (3), Disagree, D (2), And Strongly Disagree, SD (1)). For secondary sources of data textbooks, journals, and annual reports of 21 commercial banking firms' and stock exchange fact book, were used. The sample size for the study is 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 that Training and Development Strategies adopted by commercial banking firms in Nigeria for employees have positive relationship on productivity of the banking firms. Again, Training and Development have enhanced employee's skills acquisition and knowledge base of employees. The last finding showed that training and development programme/strategies have impacted on organization employees by modifying their behaviors and their work attitudes to conform to set standard and norms of the commercial banks for service delivery and sound operations. 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 hence customers of the banks needed to be treated with absolute care in order to attract higher market share and profits by banks. Again, the study recommended emphasis on e-product s training for commercial banking firms in Nigeria to enhance sustainability and competitive advantage hence this will enhance growth in a positive direction especially in this era of globalization.*

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

INTRODUCTION

Employee training and development are at the heart of employee utilization, productivity, commitment, motivation and growth. Nwachukwu (2009) maintains that many employees have failed in organization because their need for training was not identified and provided for as an indispensable part of management function.

Ubeku (1975) also noted that, the major ways organizations invest in their workplace for greater returns in today's existence and even future is through the training and development for their employees. Training and development is like sharpening of an existing skill in order to reflect the trends in technology and other socio-cultural environment of an organization. Productivity is the goal of today's competitive business world and training and development is a spring board or strategies to enhance performance and organizational productivity. Training is organizational efforts aimed at helping an employee to acquire basic skills required for the efficient execution of the activities, functions for which he/she is hired. Development on the other hand deals with the activities undertaken to expose an employee to perform additional duties and assurance positions of importance in the organizational hierarchy (Nwachukwu, 2007).

Armstrong (2009) maintains that, the major object of training and development is to increase the efficiency of the employees with the resulting increase in corporate productivity. This accounts for why a large amount of funds and time is expended by organizations at one period or the other in the improvement of the skills of their employees at various levels. Manpower training and development is thus very necessary for both the employee morale and the organizational input. Udeze (2000) also emphasized that the building of an efficient labour force requires not only proper selection but also effective training and development of employees.

Richard (1969), Cole (2002) and Nwachukwu (2007) emphasized in their different research endeavors that certain conditions usually serve as pointers for the need for training. The symptoms manifest themselves in a variety of ways.

- I. Low morale among employees, performance appraisal indicates performance improvement is needed.
- II. Low capacity to adapt to new technologies and methods.
- III. Negative attitude to work.
- IV. Low productivity.
- V. Increase employee turnover.
- VI. Reduced efficiency in processes resulting in financial loss.
- VII. Reduced innovation in strategies and products.
- VIII. Excessive complaints.
- IX. High rejects or low quality output.
- X. High incidence of accidents.

- XI. Insubordination
- XII. Excessive absenteeism rate
- XIII. The extent to which the organization support the idea of internal career development.
- XIV. The extent to which senior management see training as a motivating factor in work.
- XV. Knowledge and skills of those responsible for carrying out the training.

When an organization starts experiencing some of these warning signs, it should consider to organizing training for her staff. In the present Nigerian banking organization, these issues are so common calling for a need to train and develop staff to enhance skill development, modify their attitudes, educate them on how to carry out organizational task in order to attain the necessary goals for the firm which may be increase in market share, profit goal, return on investment, growth, expansion and development amongst others. It is pertinent to stress that training needs of the employees be determined using employee attitude surveys, discussion with supervisors, interviews, organizational analysis, operational analysis, job description and man analysis in order to attract requisite organizational goals, (Inyang and Akpama, 2002, Nwachukwu, 2000 and Sev, 2011).

Statement of the problem

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 same, 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.

Objectives of The Study: -

The relevant objectives for the study are;

- a) To ascertain the impact of training and development programme/strategies on employee productivity.
- b) 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.
- c) 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 Questions: -

In light of the foregoing, the following research questions may be considered relevant;

- a) To what extent have the training and development of employees impacted on the productivity of commercial banking firms in Nigeria?
- b) To what extent have the training and development programmes/strategies enhance employee skills acquisition (i.e technical skills, conceptual skills, human relations skills, design skills, attitudinal skills) and knowledge in commercial banking firms in Nigeria?
- c) To what extent have the training and development strategies impacted on modifying employees' behavior and their work attitudes?

Research Hypotheses: -

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

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

H₀₂: Training and development strategies/programmes have not enhanced employee's 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.

H₀₃: Training and development strategies/programmes have not impacted on organization by modifying employees' behavior and their work attitudes.

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 Straudochar (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.

Management development and training methods adopted by banking firms:

Nwachukwu (2007) identified the following as methods of Management Development and Training methods adopted by banking organization;

Management Development method

- a) Coaching
- b) Assisting
- c) Special assignments
- d) Conferences, seminars, workshops.

Training methods

- a) Lectures
- b) Case study analysis
- c) Programmed instruction
- d) Simulation exercise
- e) On the job training
- f) Off the job training

- g) Vestibule training
- h) Secondments
- i) Apprenticeship training (Iyang and Akpama, 2002).

According to Dessler (2011), management development is any attempt to improve managerial performance by imparting knowledge, changing attitudes or increasing skills.

The management development process consists of;

- i. Assessing the company's strategic needs (for instant, to fill executive openings or to boost competitiveness).
- ii. Apprising managers current performance and then
- iii. Developing the managers.

Management Development methods explained;

1. Coaching: – Megginson and Boydell (1979) observed that this form of training and management development requires manager to engage in direct discussion and guided activities to help a colleague to learn to solve a problem or to do a task better. This approach requires instant feedback to be given on how well the employee performs on the task. The advantage here is that, the employees are attached to experienced teachers and instructors.
2. Assistant to: - This is a method of developing subordinates aspiring for management position. As “assistant” to a higher office, the employee gets assigned duties that exposed him to different management functions. He learns the procedure for handling specific tasks assigned to him. He gets feedback from the manager on how well he performs in his department or offices.

In this development method too, trainee is also expected to understudies the superior for eventual take-over of the position should the need arises. Sev (2011) maintains that, staff assistant receives expert counseling and gets to know the official routine of the position. During, the time he could be given special assignment, be asked to attend staff meeting or could serve on a committee as an observer or as representative of the chief executive.

3. Special Courses: - These are often organized by management. They may be courses, institutes or seminars and special programs. In these programs, new techniques in administration are discussed. Well organized programs include real-life cases to enrich the work and obtain maximum participation. In good seminars experts are drawn from different works of life to make a take-off point for detailed analysis and discussions.

Nwachukwu (2007) also maintains that management trainees are often assigned to special projects such as membership of a task force, given special board or committee assignments or asked to resolve problems originating in any departments-production, personnel or finance. This method of development could be termed as special assignment.

4. Conferences, Seminars and Workshops: -

These are effective methods of development. A management personnel is allowed to attend well organized seminars, conferences or workshops organized by universities, academics institutions etc. In such conferences, scholarly papers are presented by experts and discussions are centered on them. New techniques and concepts are examined and participants are encouraged to ask questions and express their views. Nigerian universities organize many national seminars, conferences and workshops every year for the enhancement of management excellence and expertise.

5. Job Rotation: - This requires moving managers from department to department to broaden their understanding of the business and to test their abilities. The trainer may be a senior manager being groomed for Chief Executive Officer (CEO) by being exposed to a range of domestic and foreign challenges.

Where this method is practiced effectively, there appears to be open communication and understanding. No single executive becomes indispensable as manager. "A" can execute the responsibilities of manager "B" or vice versa.

6. Management Games: - A development techniques in which team of managers compete by making computerized decision regarding realistic but simulated situations.
7. Case study method: - A development method in which the manager is presented with a written description of an organizational problem to diagnose and solve. The person then analyses the case, diagnoses the problem and present his or her findings and solutions in a discussion with other trainees.

Management training methods are:-

- a) Lectures: - Sev (2011) maintains that, a lecture is an organized talk on a specific topic or subject. A well-organized lecture can be very stimulating. Also many trainees can be instructed at the same time. Dessler (2011) maintain that lecturing is a quick and simple way to present knowledge to large groups of trainees, as when the sales force needs to learn a new product's features.
- b) Programmed learning: - Bigge (1982) in Cole (2004) described this as a system of teaching and learning within which pre-established subject matter is broken down into small discrete steps and organized into a logical sequence in which it can be learned readily by the students. It is a step-by-step, self-learning method that consists of three parts: -
 - i. Presenting questions, facts or problems to the learner.
 - ii. Allowing the person to respond.
 - iii. Providing feedback on the accuracy of answers.
- c) Vestibule training: - Under vestibule training new workers are trained for specific jobs or special machines or equipment's which are likely to be the ones that would work on after the training in separate locations.

In vestibule training, an attempt is made to duplicate as nearly as possible, the actual materials, equipment's and conditions found in the real workplace. Emphasis here is on learning instead of production. It has been used in training of clerks, bank tellers, inspectors, and typist.

d) Secondment: - These are special arrangement allowing an individual to work for another department or organization on either his/her specialty or in some new role, with the object of extending the experience of the former to the benefit of the host department or organization.

e) Role-playing: - In this method, the employee is asked to assume the role, character or function of another in a hypothetical case. In role playing, the emphasis is on learning to do by doing. Role playing is generally used for management development programmes particularly in human relations training.

f) Tele training and Video conference: -

With teletraining: - A trainer in a central location teaches groups of employees at remote locations via televised hook ups. Honda America began by using satellite television to train engineers (Dessler, 2011). Now in Ohio based subsidiary purchases seminars from the National Technological University. This is a provider of satellite education that uses courses from various universities and specialized teaching organization.

Video conferencing: - This too allows people in one location to communicate live with people in another city or country or with groups in several cities. This may simply involve using PC-based video cameras and several remote trainees, or a dozen or more learners taking a class in a video conference lecture room. Here, key pads allow audience interactivity. Academy of Business and Retail Management (ABRM) based in Middlesex, London employs this method as part of their conference presentations.

g) Electronic Performance Support Systems (EPSS): -

These are sets of computerized tools and displays that automate training, documentations, and phone supports, integrate this automation into applications, and provide support that's is faster, cheaper, and more effective that traditional method.

h) Internet Based Training: -

Internet or web-based learning is rapidly replacing other types of training. Thus Delta Air Lines customer service personnel receive much of their annual required Federal Airport Authority (FAA) training via the internet. Prior to online training, employees had to travel to one of five training centers, keeping them away from their jobs for at least the day.

There are basically two ways to make online courses available to employees. First, the employer can encourage and/or facilitate having its employee take relevant online courses from its own online (intranet) offerings, or from the hundreds of online training vendors on the web. For example, the employer might arrange with www.puresafety.com to let its employees take one or more occupational safety courses from those puresafety.com offers.

I) On the Job Training: - For this method of training, new employees are assigned to specific jobs at a machine or workplace in the shop or laboratory. They are then instructed by experienced employees, special instructors or the first level supervisors.

J) Simulation Exercise: - These include interactive exercise in which trainees practice their skills in mock situation on real work related situation (e.g involving interviews, discussion skills, use of information technology).

Purpose of training and development of employees

Sev (2011) identifies the purpose of any training and development to include the following:

1. **Skill Development:** - The success or failure of an organization depends on the productivity of the employees. How to get the highest productivity from every worker is the main purpose of training program. 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 in accomplishment and looks forwards to a successful career in the organization.
2. **Attitude Modification:** - A good training programme should influence an employee attitude and behavior towards his job and the organization. This is achieved by identifying the factors that appears to make up his attitude such as misunderstanding faulty logic or group pressures. Teaching the employee better attitude towards works, the company, his supervisors and coworkers by encouraging healthy rivalry, achievement, motive and professionalism. In this way, employee attitude is modified as he is taught not only to help himself and achieve greater things only within the organization but also the society.
3. **Education:** - One of the aims of a training programme is to educate the employee about the working of the organization of which he is part of it. It is through proper understanding of the problems and prospects of an organization that an employee appreciates the role he is expected to play towards the attainment of its goals. Job related education helps the employee to understand and perform his task better, promotes employee loyalty to the organization. Courses that bear directly on the work itself help to motivate employee by aiding them to achieve self-actualization.
4. **Development:** - Training helps an employee to perform a specific task whereas development helps him to assume more tasks and responsibilities. Development aims at helping the individual to realize his full potentials; a training program expected to aim at the organization hierarchy as far and as it is capable of. Training helps to identify the employees who are capable of becoming supervisors, managers and top executives. A training programme that aims at employee development should encourage him and arouse in him the confidence. The best of all method is self-motivated development.
5. **Lower Turnover Rates:** - An employee who is incapable of providing good results is frustrated by failure and is more likely to abandon his work than those who are capable of producing. An untrained employee is likes a dull school pupil, he hates school and likes to absent himself and is likely to be a school drop-out unlike other pupils who enjoy school because they are doing very well. The same situation applies to an unproductive employee. He hates his works and abandons it at the smallest provocation from any source (Nwachukwu, 2007).
6. **Higher Morale:** - A man who is trained has confidence in his abilities to perform. He believes he possess an internal locus of control personality profile with a focus that, his efforts and determination will make him excel. He also believes that he has control of his environment and is equipped to tolerate occasional disappointments, frustration and inconveniences. He learns to rationalize and to accept blame for his own failure instead of blaming the organization.

7. **Better Coordination:** - Training helps in the coordination of resource i.e human, material, financial resource aimed at achieving organizational goals.

On the whole, training reduces cost as it increases productivity, reduces employee turnover, and promotes goal congruency. Lack of training increases absenteeism rate, low output, poor quality and reflects and results in high unit costs.

Managerial skills acquired from training and development programmes:

According to Yalokwu (2006), a skill is the ability to engage in a set of behaviours that are functionally related to one another and that lead to a desired performance level in a given area. Katz (1974) observed that, all managers need four (4) basic types of skills. These skills can be acquired through training and development of managers. There are;

- 1) **Technical Skill:** - This is the ability to use tools, procedures and techniques of a specialized field. An engineer, a musician, a painter and a pharmacist, all have technical skills in their respective fields. Managers need sufficient technical skills to accomplish the mechanics of a particular job they are assigned to do.
- 2) **Human Skill:** - This is the ability to work with, understand and motivate other people, either as individuals or as groups. Managers need enough of human relation skill to work with other members of the organization and to lead their own work teams.
- 3) **Conceptual Skill:** - This is the mental ability to coordinate and integrate all the organizations interests and activities. It involves the managers' ability to see the organization as a whole and to understand how its parts depend on each other. It also involves the managers' ability to understand how a change in any given part can affect the whole organization.

A manager needs enough conceptual skills to recognize how the various factors in a given situation are interrelated, so that the actions he or she takes will be in the overall interest of the total organization.

It is important to emphasize that top management of the organization is responsible for the missions and objectives of the entire organization. They are involved in broad long-range decisions that affect the major overall concerns of the organization. Conceptual skills are probably the most crucial of all. It increases as we move into the higher ranks of management. Human relation skill on the other hand is very important at every level of management. One reason for this is that, managers get their work done through others.

- 4) **Design Skills:** - The ability to design workplace solutions to a problem.

Attitude modifications as a result of training and development:

Wright and Noe (1996) defined attitude as the combination of beliefs and feelings that predispose a person to act in a way. Attitudes have three (3) components.

- a) Conative component
- b) Affective component
- c) Cognitive component

The conative component is the behavior a person exhibit towards the attitude object. Some psychologists believe that certain attitude will lead to predictable behavior. Thus if you have a very positive attitude toward your organizational behavior class, it is likely that your will behave positively in relation to the class by attending regularly, keeping up with your reading and doing a good job on your organization.

The affective component is emotional feelings attached to the attitude. It typically refers to whether we like or dislike, are happy or sad about, love or hate the attitude object.

The cognitive component refers to the beliefs a person has towards the object or event. These beliefs are developed from thought, knowledge, observation and the logical interrelationship among them. You may believe that Accountants are narrow-minded, that your boss is spiteful or that your colleagues are smart. These beliefs may be in reality, accurate or inaccurate. However to you, they are definitely accurate having been developed through the learning process. Training and development can modify this belief.

Mullins (1996) suggested that attitudes can serve four basic functions. These are;

- a) Knowledge: - One of the major functions of attitude is to provide a basis for interpretation and classification of new information. Attitudes provide a knowledge base and framework which information can be placed.
- b) Expressive: - Attitude has become a means of expression that enable individuals to indicate to others the values that they hold and this to express their self-concept and adopt or internalize the values of the group.
- c) Instrumental: - Held attitudes maximize rewards and minimizes sanctions. Hence, attitudes towards other people (or objects) might be held because of past positive (or negative) experience. Behavior or knowledge which has resulted in the satisfaction of needs is thus more likely to result in a favourable attitude.
- d) Ego-Defensive: - Attitudes may be held in order to protect the ego from an undesirable truth or reality.

It is pertinent to emphasize that attitudes of employees that are negatively inclined to subvert quality performance of employees can be modified through proper and adequate training and development programme organized by the organization. This can facilitate timely goal accomplishment by the 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

$$Productivity = \frac{Value\ of\ Output}{Cost\ of\ Input}$$

An effective integration of resources, physical and human will yield high output. A good definition of productivity includes three (3) major elements; a) output b) resources committed, and c) time. Productivity is the output resulting from a given resources input at a given time.

Mali (1978) sees productivity as the measure of how well resources are brought together in organizations and utilized for accomplishing a set of results. Productivity is reaching the highest level of performance with the least expenditure of resources.

Stevenson in Nwachukwu (2007) noted that, the essence of productivity measures serves as score cards of the effective use of resources. Business managers are concerned with productivity because it is a quantifiable measure of effective and efficient management. It relates effective use of resources, competitiveness in the market place and strategy that the organization used in pursuing its goals.

Thus we have;

- a) Labour Productivity: - Units of output per labour hour or units of output per shift or value added per labour hour in terms of money (₦)
- b) Machine Productivity: - Units of output per machine hour or the money value of output per machine hour.
- c) Capital Productivity: - Units of output per Naira input or Naira value of output per Naira input.
- d) Energy Productivity: - Units of output per kilowatt hour of naira value of output per kilowatt hour (Arora, 2009).

It is a recognized fact that productivity is a critical factor in economic and social development for it determines the standard of living of the citizens in a given nation. Low productivity gives rise to high prices when employees earning are very low. When productivity is high, organizations earn high incomes and profits are in a better position to pay higher wages. Higher productivity has many other salutary effects. These include: -

- i. High earnings
- ii. Increased supplies of both consumer good and capital goods at lower costs and lower prices.
- iii. Ultimate shorter hours of work and improvements in workings and living conditions.
- iv. Strengthening the general economic foundations of workers.

Poor attitude to work will result to low productivity, Nwachukwu (1980). A productivity improvement tool includes;

- a) Increased automation
- b) Good product design
- c) Quality improvements
- d) Goal settings
- e) Streamlining production processes
- f) Employee participation
- g) Removal of unnecessary operations.

- h) Cost reduction
- i) Productivity incentives (Arora, 2009).

Concept Of Organizational Efficiency

According to Nwachukwu (2007) efficiency in a productive enterprise is defined as $E = O/I$, where E is efficiency, O is output, and I is input. A society measures the efficiency of a manager by measuring how well the manager of a given firm has accomplished a predetermined objective. The objective of a manager in an on-going firm is to optimize the yield from resources in the firm. Thus, the manager to achieve effectiveness focuses on opportunities to produce revenue, to create market, and to effect changes on the economic characteristics of existing products. To achieve minimum results for survival is efficiency, but effectiveness is the foundation of success.

As Peter Drucker (1973) puts it, efficiency is concerned with doing thing right. Effectiveness is doing the right things. Improving efficiency entails lowering total operating cost, generating savings in machine time, reducing waste, performance level higher. While improvement of effectiveness require better decision making and communication by achieving higher performance, increasing quality, reducing accidents, reducing lost time, minimizing equipment breakdown (Arora, 2009).

TECHNIQUES OF BEHAVIOR MODIFICATION AS AN OUTCOME OF TRAINING AND DEVELOPMENT:-

According to Yalokwu (2006), the following techniques of behavior modification are identified. They are;

1. **Sensitivity or T-group Training:** - A manager's behaviour is not how he or she thinks they behave, but how others view behaviour. Sensitivity training has the objective of expanding our understanding of how our behaviour affects others and how we react to the behaviour of others. In this approach, participants are encouraged to undertaken considerable self-examination. Sensitivity training represents a valuable psychological experience and a highly effective approach for the study of international relations.

The T-group training is a major category of Sensitivity training and consists of an unstructured group of about 8-10 people with no stated goal as such. The group is expected to develop interactions in whatever ways its numbers like. The emphasis is an here and now on face-to-face interactions all of which offer the following positive results; -

- a) People learn more about themselves specially their own weaknesses and emotions.
- b) They develop insights into how they react to others and how others react to them.
- c) They are able to understand group processes, inter-member interactions, interpersonal relations, and how to manage people through means other than power.
- d) An individual reassesses their values and goals as a result of self-inspection and direct experiences of self-discovery.

All these are achieved in an honest and open approach so that both strengths as well as the weaknesses are exposed and there is a true expression of feelings, motives and attitudes.

2. **Transactional Analysis:** - Transactional analysis (TA) is basically a method of analyzing the transactions that take place among people when they try to communicate as the nature of these transactions depend upon the personality structure of the persons where personality is understood as of the three ego states which are; i) parent ego ii) adult ego, and iii) child ego

The parent part tends to be protective, righteous, authoritative, impatient, indispensable and critical. **The adult ego** is similar to Freud's ego state and its characteristics the rational aspect or stage and is seen as information seeker and evaluator. The person has a scientific approach to problems and situations and is open to logical persuasion. **The child ego** is dominated by emotions, is selfish and dependent on others for making decisions.

The transactional analysis methods invite self-actualization and self-correction and helps people understand themselves and acquire clearer self-awareness, integrity and responsibility. When a person communicates with another, there is always one of the three ego states predominating. Recognizing the ego states of the transactions operating helps the process of communication and interaction. The adult stimulus must elicit an adult response in order for the communication to be complimentary and useful. Any other response would mean that ego states do not match. The TA method is useful for developing managers in the sense that it makes them to have awareness in relation to their surroundings thereby help them better understand how their behaviour is perceived by others so as to bring about better team work and improve interpersonal relationship.

Robbins (1989) identified four (4) techniques through which we can modify and shape employee behaviour. These are;

- a) **Positive Reinforcement:** - This is a reinforcement procedure in which a response is followed by the presentation of or increase in intensity of a reinforcement stimulus (reward) as a result the response becomes stronger or more likely to occur. For instance, you give a cash reward to a cashier who discovers a large scale fraud attempt on a bank. The chances are high that both he and other cashiers in the bank will work harder and pay more attention to fraud control devices at work (Sev, 2006).
- b) **Negative Reinforcement:** - A reinforcement procedure in which a response is followed by the removal of, or decrease of intensity of an unpleasant followed stimulus. As a result the response becomes stronger or more likely to occur.
- c) **Punishment:** - This is the process by which a stimulus or event weakens or reduces the probability of the response that it follows. A punishment is any form of stimulus that weakens or reduces the probability of the response that it follows. It involves causing an unpleasant condition to reduce an undesirable behaviour. Punishment decreases the likelihood of a response and reinforcement (positive/negative) increases it. However, in real life both go hand-in-hand.
- d) **Extinction:** - The gradual weakening and eventual disappearance of a learned response is called extinction. Extinction is a procedure that caused a response to stop occurring

due to lack or absence of persistent reinforcement. In other words, deliberate or careless withdrawal of reinforce will cause a positive response or behaviour to extinct or die out.

METHODOLOGICAL FRAMEWORK:

The research design technique adopted for the study is quasi experimental which place premium on survey of sample. The population of this study comprises of 21 licensed Commercial banks employees in Nigeria operational as at 1st January, 2017. All the categories of staff are considered in the research. The employee population in details for the 21 Commercial banks firms is stated as follows; Access Bank Plc, 800, Diamond Bank Plc, 4568, Eco Bank Nigeria Plc, 2410, Enterprise Bank Ltd, 1120, Fidelity Bank Plc, 2120, First Bank of Nigeria Plc, 6610, Firstcity Monumental Bank Plc (FCMB), 2000, Guaranty Trust Bank plc (GTB), 10000, Heritage Banking Company Ltd (HBCL), 657, Keystone Bank Ltd, 2233, Mainstream Bank Ltd, 2250, Sky Bank Plc, 821, Stanbic IBTC Holding Plc, 2077, Standard Chartered Bank Plc, 1120, Sterling Bank Plc, 3034, Union Bank Nigeria, 6210, Wema Bank Plc, 1317, Zenith Bank Plc 6616, Jaiz Bank Plc 525. These all together make a total employee population size of 64,846. (Annual statement and Account reports of various Commercial banks, 2017).

The Commercial banks are categorized for study base on size (i.e bigger, moderate and smaller in size), age and Asset base, quality and scope of operations. The choice of these banks employed a disproportionate stratified sampling technique in which the banks are classed into three (3) strata.

The first categories of Commercial banking firms are bigger in size in terms of employees, scope of operations and asset base. They have a population of staff above 3500.

The second categories of Commercial banking firms are moderately bigger in size in terms of employee, scope of operation and asset base. They have a population of staff between 2000-3449.

The third categories of Commercial banking organization are smaller in size in terms of employee, scope of operation and asset base. They have (staff/employee) population below 2000.

Both primary and secondary sources of data are used. The primary sources of data collection employed the use of questionnaire using 5-point likert rating scale questionnaire of strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and strongly Disagree (SD). This is administered to obtain viable information on the subject matter of training and development adopted by commercial banking organizations in enhancing performance. The secondary sources of data were annual reports and account of respective banks/stock exchange facts books.

To scientifically generate a sample size, the Taro Yamane's formula was applied. According to Baridam (2001), this formula can be used for a homogeneous population like the one in this research.

The formula is stated below;

$$n = \frac{N}{1+N(e)^2}$$

Where n = Sample size

1 = Constant value

N = Population size

e = Porportion of sampling error in a given situation. The researcher assumed 95% confidence level having 5% to error.

In this case, the total population size of 64,846 was used to obtain the sample size of twenty one (21) Commercial banking firms. In the study at 0.05 level of significance or 5% margin of error as shown below;

$$n = \frac{64,846}{1 + 64,846(0.05)^2}$$

$$n = \frac{64,846}{1 + 64,846(0.0025)}$$

$n = 398$ This is the total sample size for the research.

From the total sample size, the individual Commercial banking organization sample size is obtained. The formula adopted in this case of Bowley's population allocation formula (1964) in Nzelibe, 1999 is as shown below;

$$nh = \frac{nNh}{N}$$

Where nh = the number of units allocated in each commercial banking firm.

n = The total sample size

Nh = The number of employees in each commercial bank.

N = The population size

Following the Bowley's allocation formula, the respective commercial banks sample size is determined as shown below:

$$\text{I. For Guaranty Trust Bank plc } nh = \frac{398 \times 10000}{64846}$$

$$nh = 61$$

$$\text{II. For Zenith Bank plc } nh = \frac{398 \times 6616}{64846}$$

$$nh = 41$$

$$\text{III. For First Bank Nigeria plc } nh = \frac{398 \times 6610}{64846}$$

$$nh = 41$$

$$\text{IV. For Union Bank plc } nh = \frac{398 \times 6210}{64846}$$

$$nh = 38$$

$$\text{V. For United Bank for Africa plc } nh = \frac{398 \times 5561}{64846}$$

$$nh = 35$$

The procedure is applicable for the rest of the Commercial banking organizations.

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

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

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

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 is subjected to analysis.

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

Table 1: FACTOR ANALYSIS

Factors	Statistics	Impact of Training and Development	Loading	No of items
Productivity Strategies	K.M.O. = 0.864 Sig = 0.00 (TVE) = 0.504 Cronbach Alpha() = 0.765 Bertlett's test of Sphereity Approx. Chi square = 1944.58 Df = 55	a) Training and Development have enhanced high earnings of the banking firm.	0.827	12
		b) Training and Development has increased supplies of both services and banking operations at lower costs and lower prices.	0.707	
		c) There are ultimate shorter hours of work and improvements of working and living conditions.	0.822	
		d) There is strengthening of the general economic foundation of workers.	0.845	
		e) Banking processes are streamlined as a result of Training and Development.	0.802	
		f) There is good product design as a result of Training and Development.	0.798	
		g) There is quality improvement as a result of Training and Development.	0.904	
		h) Organizational goals are set to guide employee.	0.778	
		i) There is increased automation of production operations due to improved Training and Development.	0.822	
		0.844		

		<p>j) Employee's participation is fully achieved as a result of Training and Development.</p> <p>k) Reduction in cost of operations, services is achieved.</p> <p>l) Unnecessary operations are removed as a result of Training and Development.</p>	0.785	
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Factors	Statistics	Training and Development in enhancing employee's skills acquisition in organization.	Loading	No of items
Technical Skills	K.M.O. = 0.756 Sig = 0.00 (TVE) = 0.513 Cronbach Alpha() = 0.712 Bertlett's test of Sphereity Approx. Chi square = 1912.08 Df = 10	<p>a) Technical skill is the ability to apply specialized knowledge or expertise to enhance performance.</p> <p>b) Professional Engineers, Surgeons are enhancing quality performance as a result of this skill acquired through Training and Development.</p> <p>c) Many professionals develop their expertise and technical skills on the job.</p> <p>d) Technical skill is the ability also to use tools, procedures and techniques of a specialized field.</p> <p>e) Managers (e.g engineers, painter, pharmacist etc) need sufficient technical to accomplish the mechanics of the particular job they are assigned to do.</p>	0.855 0.809 0.792 0.813 0.778	5
Factors	Statistics	Training and Development in enhancing employee's skill acquisition in organization.	Loading	No of items
Human Skills	K.M.O. = 0.767 Sig = 0.00 (TVE) = 0.542 Cronbach Alpha() = 0.775 Bertlett's test of Sphereity Approx. Chi square = 1339.46 Df = 3	<p>a) Human skills entail the ability to work with, understand and motivate other people either as individuals or as groups.</p> <p>b) Managers need enough of human relations skills to work with other members of organization.</p> <p>c) Proper Training and Development will enhance attainment of the skills.</p>	0.814 0.789 0.862	3

Factors	Statistics	Training and Development in enhancing employee's skill acquisition in organization.	Loading	No of items
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Conceptual Skills	<p>Statistics = 0.822 Sig = 0.00 (TVE) = 0.499</p>	<p>Training and Development in enhancing employee's skills acquisition in organization. the organizations interests</p>	<p>Loading 0.867</p>	<p>No of items 4</p>
Organizational Efficiency	<p>K.M.O. = 0.854 Sig = 0.0012 (TVE) = 0.588 Cronbach Alpha() = 0.912 Bertlett's test of Sphericity Approx. Chi square = 1712.08 Df = 6</p>	<p>a) Organizational efficiency is attained through skills and development by doing this the organization as a whole b) Managers understand how to accomplish tasks leading to goal attainment. c) It is a manager's ability to understand and manage change in any given department of the whole organization. d) A manager needs enough conceptual skills to recognize how the various factors in a given situation are</p>	<p>Loading 0.825 0.908 0.908 0.775</p>	<p>4</p>
Factors	Statistics	Training and Development in enhancing employee's skill acquisition in organization.	Loading	No of items
Factors modification techniques and designs	<p>Statistics = 0.766 Sig = 0.00 (TVE) = 0.543</p>	<p>Training and Development in enhancing employee's skill acquisition in organization. and shaping of employee behavior to attain</p>	<p>Loading 0.734 0.893 0.811 0.807</p>	<p>No of items 3</p>
		<p>a) Managers are trained and developed to acquire design skills b) Design skills include the ability to redesign the workplace solutions to a problem. c) Training and Development helps managers to administer punishment as a behavior modification technique appropriately. d) Training and Development aids managers to apply positive reinforcement (rewards) and negative reinforcement accordingly and in a fair manner, to enhance performance.</p>		

Factors	Statistics	Training and Development in enhancing employee's skill acquisition in organization.	Loading	No of items
Work Attitude	<p>K.M.O. = 0.816 Sig = 0.00 (TVE) = 0.522 Cronbach Alpha() = 0.805 Bertlett's test of Sphericity Approx. Chi square = 1959.48 Df = 10</p>	<p>a) Training and Development have impacted positively on employees to change their attitude to desired benchmark. b) Negative beliefs and feelings by employees are discouraged by quality Training and Development measures. c) Employees are discouraged to be absent from task and responsibilities assigned to them.</p>	<p>0.876 0.815 0.826 0.842</p>	<p>5</p>

		d) Training and Development have influence the attitude of employees towards people to be positive. e) Training and Development have enable employees to adopt values and norms that will impact positively on performance.	0.768	
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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

KMO & Bartlett's Test of Sphericity is a measure of sampling adequacy that is recommended to check the case to variable ratio for the analysis being conducted. Also, the Bartlett's Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. 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 but 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.

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

Survey: Field Survey, 2017

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.

HYPOTHESIS 1

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
1 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		
1 (Constant)	1.267	.098		2.729	.007
1 Coaching	.082	.033	.083	1.494	.013
1 Lectures	.010	.031	.011	.335	.038
1 Conferences	.103	.027	.110	3.798	.000
1 Case Study Analysis	.281	.035	.281	8.061	.000
1 Secondment	.081	.032	.080	2.517	.012
1 Apprenticeship Training	.026	.029	.028	.925	.055
1 Assignment	.016	.038	.095	2.533	.012
1 Vestibule Training	.064	.029	.066	2.249	.025
1 Simulation Exercise	.035	.035	.242	1.778	.000
1 On the Job Training	.110	.041	.110	2.674	.008
1 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.

Predicted y = 0.082X₁ + 0.010X₂ + 0.103X₃ + 0.281X₄ + 0.081X₅ + 0.026X₆ + 0.016X₇ + 0.064X₈ + 0.035X₉ + 0.110X₁₀ + 0.024X₁₁ + 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 Training and Development Enhancing 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.

HYPOTHESIS 2

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
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 Training and Development programme impact on banking organizations by modifying 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.

HYPOTHESIS 3

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		
1 (Constant)	1.662	.137		4.837	.000
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 $y = 0.529X_1 + 0.321X_2 + 1.662$

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

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, Auther 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.

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) []
- 3) Training and Development programmes have impacted on organization by modifying employee behavior and their work attitudes?
- a) Strongly Agree (SA) []
 - b) Agree (A) []
 - c) Undecided (U) []
 - d) Disagree (D) []
 - e) Strongly Disagree (SD) []