

**THE IMPACT OF TRAINING AND DEVELOPMENT OF
HUMAN RESOURCE AS A CRITICAL FACTOR IN THE
BANKING SECTOR
(A CASE STUDY OF FIRST BANK OF NIGERIA PLC MAIN
BRANCH ENUGU).**

BY

**IDORENYIN OKON IKPUT
BA/2009/265**

**DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF MANAGEMENT AND SOCIAL SCIENCES
CARITAS UNIVERSITY, AMORJI–NIKE, ENUGU**

AUGUST 2013

TITLE PAGE

**THE PACT OF TRAINING AND DEVELOPMENT OF HUMAN
RESOURCES AS A CRITICAL FACTOR IN THE BANKING
SECTOR
(A CASE STUDY OF FIRST BANK NIGERIA PLC MAIN
BRANCH ENUGU)**

By

**IDORENYIN OKON IKPUT
BA/2009/265**

**A PROJECT SUBMITTED TO THE DEPARTMENT OF
BUSINESS ADMINISTRATION, CARITAS UNIVERSITY,
AMORJI-NIKE, ENUGU, ENUGU STATE**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
THE AWARD OF BACHELOR OF SCIENCE DEGREE (B.SC) IN
BUSINESS ADMINISTRATION**

AUGUST 2013

CERTIFICATION

This is to certify that this project title the impact of training and develop in human resources as a critical factor in banking sector (a case of First Bank Nigeria Plc Okpara Avenue Enugu) has been duly supervised, approved and found adequate in scope and content for the award of bachelor of Science Degree in Department of Business Administration in the Faculty of Managemnet and Social Sciences Caritas University Amorji Nike, Enugu.

MR. MELLECTUS AGBO
(Project Supervisor)

DATE

PROF. G.U. NWANGUNA
(Head of Department)

DATE

DEDICATION

I dedicated this project to Almighty God for his immeasurable Love, grace and guidance throughout my academic career and to my parents – Engr and Mrs Okon Ikput and my brother & sister, Imeobong, Tina and Esther Okon Ikput.

ACKNOWLEDGEMENT

To God be the glory for a successful completion of this study which I made possible by his inspiration. I also thank God for wisdom, he endowed on all those who contributed in one way or the other to the completion of this study and I also thank God for his guidance and protection throughout my stay in campus.

My profound and sincere appreciation goes to my supervisor Mr. Melletus Agbo who through his encouragement and suggestion, correction, comment and advice has brought this research work to a completion. My sincere appreciation goes to my wonderful parent Engr and Mrs Okon Ikput for their care, Love and financial support. I am also grateful to all the lecturers in the department of Business Administration, among who are: Prof. G. U. Nwangwuma (H.O.D), Mr. Walter Ani, Mr. Innocent Ubawike and Mr. Kenneth Eziedo for impacting the knowledge into my thick skull I will not have to forgotten this far without them. Thanks for bringing out the best in me. I will not forget my friends victor, Ben, Sylvia for their lovely contribution to my academic success. Thank you all for everything and for those I didn't mention, they don't mean any less they have all been great. I will like to appreciate my siblings, Imeobong, Christiana and Esther who have been there through thick and thin .what would I do without them. They are the best and I love them excessively. To my uncles, aunties, cousins, nieces and nephews, uncles Adeggo, Aunty Bassey, Ukeme, Emem, Collines, They have all been wonderful. I also thank the Apostolic Church for their contribution in my academic success. I appreciate May God bless abundantly. I also thank the management of First Bank Nigeria Plc Enugu Okpara Avenue for giving out the necessary information to me for the completion of this project

ABSTRACT

This research work on the impact of training and development of human resource as a critical factor in banking sector a case study of First bank of Nigerian plc main branch Enugu. The main objective of the study is to evaluate the effect of training and development of human resource in bank operation. The population of study which is the employees of First Bank of Nigeria plc main branch and as it stands is a total of 100, while the sample size is 80. During the research process the researcher collected data from two source the primary and the secondary source of data were gotten from questionnaires administered to the employee of First bank plc while secondary data were gotten from textbook, journals, publication and manual. In determining sample size, the researcher used yaro yamene formular. For determining sample size as quoted in Nigeria, $n = \frac{N}{1 + N(e)^2}$ in the act to determine finding the techniques used was descriptive survey and descriptive analysis was based on answer to research quotation that were formulated. On the base of the above finding, the researcher recommended among others that First Bank of Nigeria plc main branch, Okpara Avenue Enugu should implement effectively and progressively any training plans or budget to ensure improvement in banking operation. The management should build good and mutual relationship with workers, so as to create a conducive working environment. In order to encourage workers to put in their best in what they do.

TABLE OF CONTENT

Cover Page	i
Title page	ii
Certification	iii
Dedication	iv
Acknowledgement	v
Abstract	vi
Table of Contents	vii
CHAPTER ONE: INTRODUCTION	
1.1 Background of the study	1
1.2 Statement of the problem	3
1.3 Objective of the study	5
1.4 Scope of the study	6
1.5 Research question	6
1.6 Research hypothesis	7
1.7 Significance of the study	7
1.8 Limitation of the study	8
1.9 Definition of term	8
Reference	9

CHAPTER TWO: LITERATURE REVIEW	10
2.1 Theoretical framework for the study	11
2.2 Historical background	26
2.3 Current literature on theories postulate	28
2.4 Reference	47
CHAPTER THREE: RESEARCH METHODOLOGY	49
3.1 Research design	49
3.2 Source of data	49
3.2 1primary source of data collection	50
3.2 2Secondary source of data collection	50
3.3 The population of the study	50
3.4 Sample design and determination of sample size	
And population	51
3.5 Method of data collection	52
3.5 1Questionarie design distribution and collection of responses	52
3.5 2Secondary method of data collection	52
3.6 Method of data presentation and analysis	53
3.7 Reference	54
CHAPTER FOUR: PRESENTATION AND ANALYSIS	
4.1 Data presentation	55

4.1.2 Demographic characteristic	56
4.1.3 Presentation according to key research question	59
4.2 Analysis based on research hypothesis	67
CHAPTER FIVE: SUMMARY OF FINDING RECOMMENDATION AND CONCLUSION	
5.1 Summary of finding	74
5.2 Conclusion	75
5.3 Recommendations	76
Appendix I	77
Appendix II	78
Bibliography	80

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Many years ago, the concept of training and development were misunderstood and not given full consideration in most Nigeria organization. Today the situation has change totally, such that many organization, business and non business organization has come to realize the need for training and development of employee as vital for organization development and operation.

Training and development has started since the existence of man, as the action of man is directed on what to do and when to do it. Just as a little child is trained on various ways of walking, standing and sitting, it is done in order to develop the child with skills to adapt to his environment. The above statement is applicable to an employee, in order to train him so as to be able to adapt to the environment and organization which he finds himself. With this, it is clear that every organization need to train its employee so that there will be improved growth and productivity.

According to Abolo, E.M. (2000), Banking business in Nigeria started in 1892 by African Banking Corporation. The bank was taken over by now standard bank, now First Bank in 1894.

The two expatriate banks dominated the banking scene until 1933, when National bank of Nigeria was established. Many indigenous banks were established between

1929. But most of them failed due to probably, lack of training and development. Only three indigenous banks and the two foreign banks survived the period, by 1952, the first bank ordinance was introduced, it stipulated the minimum capital based and licensing for banks. The period that followed, 1952 to 1962 and 1970, there was no new banks establish in Nigeria, presumably because of the impact of regulations and the civil war (1967 – 1970).

The periods of 1959 – 1986 witnessed the era of regulation. The central bank of Nigeria was established in 1969 with the aim to promote and integrate the Nigeria financial system. The central bank of Nigeria encouraged the development of money and capital markets. It also encourages the banking industry. Other useful development within the period that affected human resource development in banks is:

- a. The companies Decree (1968). Which made it mandatory for all companies in Nigeria, including banks to register locally and b subjected to Nigeria laws?
- b. Indigenization Decree (1972), which introduced the system of deliberate Nigerianization.
- c. The acquisition of controlling shares in the three big expatriate banks. The period 1986, to date is called the second Banking Boom Era, because of the rapidity with which banks were established due to deregulation of the

economy. The government and private sector rely on bank for allocation of human resources. In 1986, banking industry had 12(twelve) merchant and 29(twenty-nine) commercial banks. By December 1990, there was 48(forty-eight) merchant banks and 58(fifty-eight) commercial banks apart from 5(five) development banks established in 1989. A unit banking system meant mainly for rural communities started springing up towards the end of 1990. As at may 1991, there were 120(One hundred and twenty) merchant and commercial banks excluding central bank of Nigeria, four development banks, people banks and community banks.

The federal savings bank was recently converted to what they call a whole “commercial banks” instead of being a development bank. The rapid growth within the industry and financial system as a whole has over stretched the management cadre of banks. It has created upliftment and promotion for many staff training and retraining to maintain a high level of competence within the industry.

1.2 STATEMENT OF THE PROBLEM

Before the establishment of central bank in 1959, training of Nigeria bankers was not taken serious by most banks. Especially the foreign oned banks. In every organization or sector all over the world, the management sets up the organizations goals and ways of achieving these goals (First Bank of Nigeria Plc). Is not exception

Ejiofor (1981:248 – 249) states that for an organization to attain this goals effectively and efficiently. Workers are taken very important and necessary. And to keep and maintain these workers, they should be trained and developed, and also be familiarized with the new trend in existence.

Many organizations have not been able to identify the important of training and development. These questions were being asked by Rosenberger why some organization performs better than other? Why it is that organization or sectors has not been able to perform efficiently? Why is it that training and development is rarely considered necessary in some?

In giving answers to these questions, it is important to determine the following areas:

- Identify potential training needs of job existing.
- Identify individual performance level.
- Identify post training performance with respect to the training and development objectives.
- Identify the huge sum of money and other resource usually inputed into training of the employees of First Bank of Nigeria Plc.

The need to find solution to this problem can badly be over emphasized. It is so order to correct the impression that has been created into the mind. Executive who

believe that there is no effect in investing fund in training and development of employees in the bank.

1.3 OBJECTIVE OF THE STUDY

Following the topic under discussion, the objective includes the following;

1. To determined influence of training and development of human resource on the operation of banks.
2. To help provide an opportunity and broad structure for the development of human resource technical and be behavioural skills in the bank.
3. To find out if staff of the banks see the training and development programme as motivation and means of job enrichment and satisfaction.
4. To determine the number of bank staff trained each year and how it affects their performance at work.
5. To evaluate worker performance before and after training courses.
6. To make recommendations where appropriate to the banks in other more meaningful, it human resource training and development.
7. To improve upon the quality of work and life in the bank.
8. To determine the problem banks encounter in carrying out training and development of its staff.

1.4 SCOPE OF THE STUDY

Looking on the topic of this study the aim at covering all the above mentioned objectives. The study the Enugu main branch of Nigerian Plc. The finding made in the research is not only beneficial to bank operation, but also beneficial to other organization in Nigerian in their training and development of human resource, which help improve individual worker performance and that of the entire company

1.5 RESEARCH QUESTION

The research question formulated by the researcher for the purpose of this study includes the following:

1. How does training and development of human resource help in achieving banks goals?
2. What proportion of the staff is trained annually?
3. Did training and development of human resources have any influence on the level of performance of the banks?
4. What type of training and development of human programmes are available in the banks.
5. Did training and development of human resources have any effect on improving profitability of the banks?

1.6 RESEARCH HYPOTHESIS

As it is known in the actual sense that at the beginning of every research work is hypothesis. As it help the researcher to design and plan his enquiring, choose his method of data. Collection, make use of statistical tools of his choice to carry out the study effectively. Based on the study training and development of human resource as a critical factor in Bank operation study of First Bank of Nigeria Plc Main Branch, Okpara Avenue, Enugu.

Ho: Training and development do not improve the level of job performance of the staff of the banks

Hi: Training and development does improve the level of job performance of the staff of the banks.

Ho: Training and development opportunities do not motivate workers.

Hi: Training and development opportunities do not motivate workers.

Ho: Training and development of human resources do not improve the profitability position of banks.

Hi: Training and development of human resource do improve the profitability position of banks.

1.7 SIGNIFICANCE OF THE STUDY

For training and development of human resource to have effect on bank operation, its objectives, benefits and process must be clearly stated and understood

for the benefit of those who are expected to gain from it. The study is expected to be of benefit to the following.

1. **Banks in Nigeria:** The study will help the management of the bank in Nigeria to improve the quality of the staff with particular reference to first bank plc, main branch Enugu.
2. **Bank Customers:** An improved banking service will help eliminate waste of time in the bank before attention is given to customers.
3. **Nigeria Economy:** The research work will help rebuild all battered economy.
4. **Bank Staff:** When bank realize the need for human resource training and development, their employee will have greater opportunity of being trained. It will help to develop and shape their future.

1.8 **LIMITATION OF THE STUDY**

Training and development is vital and significant to all organization both private and public sector. But this study is focusing on first bank of Nigeria plc main branch Okpara Avenue Enugu. Other imitations that affect this research work are:

1. **TIME:** the time given for the research work is so short that most time it clashes with lecture period, so this lead to the inability to get quality result.

2. **FINANCE:** is very important to every research work, as the information is not found in a particular place, the researcher need to transport him/her self to the place the information can be gotten. And this entails money.

3. **QUALITY OF INFORMATION**

Analysis of the work depends strongly on the quality of information gotten from the staff. After the administration questionnaire to the staff, they

REFERENCE

Armstrong (2003) A hand book in personnel practice, London:
Egan page limited.

Ojemba, G. (2002). Human Resource Management, Enugu Nigeria
Iyke Ventures Production.

Chikwe, J.E. Emecheta, B.C Nwaibere, B.M (2009). Management an integrated
Approach, Portharcourt Nigeria: Samag Stationary Limited.

CHAPTER TWO

LITERATURE REVIEW

2.1 THEORETICAL FRAMEWORKS

The theoretical framework of the research was based on the behavioral theory, otherwise called human relation movement, postulated by Elton Mayo. This theory is one of the most factual motivational managements to help cope with their employees and achieve the optimum organizational goals.

This theory centers on free management environment, enhanced social relationship with the employees, if organization adopt this theory it will help in better understanding of human behavior at work, such as motivation, conflict, expectations and group dynamics, improves productivity. This theory saw employees as individuals, resources and asset to be developed and work with and not as machines. This aims at determine the effect of working condition on productivity, It also based mainly on workers attitude, as it is found to be important in productivity increase in an organization. This theory made it clear that employ human relation movement in relating with their employees in order to bring out the best in them.

Nevertheless, one of the elements of the theory that has contributed immensely in bringing this theory to lime light is its importance in training and development. Often times it has been noticed that employee after recruitment are retrained or

popularly called induction training to get them acclimatized with the organization. Also development is needed for managers and high executive who will be developed for future purposes. The above variation can only be achieved in an environment where the human relation school is prevailing.

In any organization that adopts the theory of human relation movement can encourage its employees to attend part time programmers, sand which holiday programmers and even give them opportunity to rejuvenate themselves to avoid being born out. also in an in caressingly complex society like Nigeria and the banking sector to be prévised from manual banking to automatic or electronic banking it make it imperative for training and development in an organizations and its importance cannot be overemphasized.

2.2 REVIEW OF RELATED LITERATURE

Many people have really talked on this research topic, it is a generally accepted view among much organization that value and potential of its people is to be harnessed and grown. The image of an industry and of individual employers is also influenced by extent and quality of staff training and development. Each employer who invests seriously in the area of training and development will reap the benefit of an enriched working environment with higher level to staff retention as well as increased productivity and performance.

The quality of training an employee acquires, determines the level of skills and ability he/she will bring to bear in their productive endeavors. This brought about the issues at the center of this study. Some have conceived that education. But it has been argued that going through four walls of university is not exclusive and adequate method of training employees, as it is just the end of a preparatory stage and the starting point of a more specialized skill.

It is believed that training is an effective and vital tool of management capable of achieving the goals of an organization. This he said is possible when an employee is properly trained and his performance and productivity increases which will have a turnaround effect on the organization by reducing cost improving quality of production and service and soon. He therefore advised that management should see training as an integral part of the hope that this will no doubt provide the needed solution to the growing concern of executives about measuring the value of training in their organization.

Evans 1981 said that training is the imparting of specific practical skills after manual to employees present or next immediate job. According to him, there are organizations that limit training and development to impart the minimum amount of knowledge and skill to cover just their present needs. Such training can be said to be center because we live in a dynamic environment.

Stoner 2000 defined training as the process designed to maintain or improve current job performance and development is a process designed to develop skills necessary for future work activities. An organization may have employed a staff with ability and determination and also with appropriate equipment and managerial support yet productivity or service or operation in the bank still fall below expected standard. The missing factor in many cases is lack of adequate skills and knowledge\e. knowledge, which is acquired through training and development programmers.

The conclusion one can arrive at from the above literature review of training and development is that any bank, industry, organization be it private or public sector or whether it is large, small or medium, training of employee is a paramount issue they should consider and work towards, as it help bring efficiency and business system relevant to the attainment of their corporate strategies and goals.

Armstrong 2003 said that training is the systematic modification of behavior through training, which occurs as s result of education, instruction, development and planned experience. Training help organization achieves its purpose by adding a value to its key.

Resources of the people to enable them perform better and empower them to make the best use of their natural abilities .training help people to grow within the organization in order that the future needs for human resources can be met from

within and also help to develop the competence of employees thereby improving their performance.

According to him, development deals with the activities undertaken to expose an employee to perform additional duties and assume position of importance in the organizational hierarchy.

Flippo 1980 says that training is the act of increasing the knowledge and skills of an employee for doing a particular job. Research on productivity gains and from the implementation of employee training programmes the impact of training expenditure on employee performance of a company with unique trend line and unique operational environment, the researcher therefore was attracted to fill the gap by carrying out this study to do quantitative analysis of the impact of training on employee performance. It is increased service and better performance. It is an obvious issue that there is always change in trend like change in technology that brought about new innovation, which without proper training and staff motivation management will find it difficult to adapt, and also find it difficult to utilize financial and material resources to the best advantage of the organization.

Truly, inadequately trained staff will bring set back to the progress of a bank or any organization, it will cause difficulties in achieving goals and objectives.

2.3 THE NEED FOR STAFF TRAINING AND DEVELOPMENT

Need for training and development of human resource in bank cannot be over emphasized. In as much as staffs are being use to achieve banking objectives or goals. Training and development should be a consistent activity that should take place in bank in order to enable both new and open staff fit in the sector.

Anderson 1992 stated that fundamental aim of training is to help the organization achieve its purpose by adding value to its resources. He also said that training performs the following objectives.

Helps to improve employees' performance and build their competent.

Help develop staff growth within the bank in order that future needs for human resources can be met from within.

Training and development update the skills and knowledge of employees to adapt with the demand of this modern dynamic society. By Appleby 1981 he highlighted the fact that training and development not only have effect of enhancing the skills on employee needs to attain perfection in his higher job but also to prepare him for future and higher responsibilities.

For training to be effective it is not important to not only discern the training needs of the individual or group but also how their needs fit the overall objective of the organization. Many organizations invest considerable resource in training and development but never really examine how training and development can most

effectively promote organizational objectives, or how development activities should be altered in the light of business plan. It is said that training needs arises when

Installation of new equipment or technique.

A change in working method or products produced.

A realization that performance is inadequate

Labor shortage, necessity the upgrading of some employees.

Ensure availability of necessary skills and here could be a pool of talent from which to promote from.

2.3.1 IDENTIFICATION OF TRAINING NEEDS

Banks with the aim of increasing consumer satisfaction and also productivities spend a lot on training and development as it is a productive investment to make. The needs for training and development programmer will be design to carry out the process.

Nwachukwu 2005 opines that the need for training increase as a result of new technology, new products, variety of new customers and other factors such as competition strategy of competitors. He said that training need can be identified when a company is picking poor prospects, which means that additional training on prospecting is required.

Laird 1998 he is of the opinion that training needs exist when an employee lacks the skill or knowledge to perform an assigned task or job satisfactorily.

When low productivity in the bank is due to work schedule reining in technique of scheduling would be ideal.

Training need can be identified by finding out the behavior of traits required to perform a job and what an employee lacks then training can be concentrated in area of deficiency.

Training could be waste of time and resource if the area of emphasis in trainings not properly isolated. Nothing can be more frustrated and demoralizing as teaching a person what he already knows.

It is said that common sense approach to identify areas of training is to use

The formula

$$D = M - I$$

D = Inefficiency in the employee

M = Complete list of behavior necessary for mastery of the job.

I = For all the knowledge of behavior necessary of the job which the employee already possesses.

2.3.2 METHOD AND TECHNIQUES FOR DETERMINATION TRAINING NEEDS.

The major ways of determining training and development needs in a banking section includes.

PERSONNEL REPORTS ANALYSIS

These records contain information concerning area where employee needs improvement. Training manager can measure individual standards. It can be done through interviews, observations, attitude surveys or objective records of performance. This will help in designing adequate training program me.

OPERATIONAL ANALYSIS

At this level, training manager analyses the specific needs determined by job description and specification in a work area. They observe the job holders, supervisors; training committees' result of a unit output which is its efficiency and effectiveness can also be analysed to determine training needs.

ORGANIZATIONAL NEEDS ANALYSIS

Training manager examine where added training needs occurred it can be derived from result of employment planning or past training programmed that met the enterprise needs. It also examines achievement of objective to determine variance between success and failure which training could help to remedy.

REASONS FOR TRAINING AND DEVELOPMENT

It is obvious that efficiency and productivity of any organization depend on how well its members are trained and for employee to be effective and efficient in their various capacities; they have to be well trained and developed.

Armstrong 1999, firm needs to recognize trainings as being an important part of business planning. He therefore highlights some reasons for training and development include.

1. Training helps to cope with increasing business environment complexities inform of technology change and adamant.
2. Where quality of service and customer good will count heavily like banks training should bring direct gain as increases in business.
3. It aids in management succession because if delegation of task is to take place, effective training is very essential.
4. It aid in coping with problem of workers resistance to change.
5. To re- enforce employee's motivation.
6. It helps in increasing knowledge.
7. It reduces lab our turn over and absenteeism that is because an employee who does not what he is suppose is a dissatisfied employee.

When a bank or any company start experiencing this signal. It should consider training as the solution to the situation. Most employee will not complain, rather

money as a parameter to demand for wages. With the following factors we see reason for and which effective is important in an organization.

2.3.3 OBJECTIVE OF TRAINING AND DEVELOPMENT

There are numerous reasons why bank or organization embarks on training and development programmer. This reason same, but approaches and application differ from one bank to another.

Reasons are;

a. **TO INCREASE WORKERS EFFECTIVENESS AND IMPROVE THEIR PERFORMANCE.**

The major objection of any bank is to satisfy consumers and to minimize profit. But this cannot accomplish without efficient and effective work force.

Rosenberger (1963) appropriate in – service training increase worker effectiveness on their jobs. He said since training can improve an employee skill or change his attitude towards the jobs and toward supervisors, invariably can improve productivity and performance.

b. **ESTABLISHING AND MAINTAINING EFFECTIVE WORK RELATIONSHIP.**

The vital activities here are the improvements the physical and socio-psychological climate of work place to maximize employee safety and healthy activates involve in are.

- a. Respect for employee right.
- b. Provision of a safe healthy work place.
- c. Understanding the reasons and method use by employees when organizing.
- d. Bargaining and settling grievance with employees and the bank representing them. Failure to improve healthy and safe work place condition can be illegal and very costly.

c. IT IMPROVE RETURNS EARN BY BANKS.

Though some are of the view that training and development consume a lot of time and money which could be a waste, and is on a short, because efficiency, lead to profitability and reduces cost.

d. ENABLE EMPLOYEES TO KEEP IN LINE WITH TECHNOLOGICAL CHANGES.

The rate at which change occurs in our technology is high that regular training and development will be of benefit to help employees fit in and become obsolete.

Employee's skills, knowledge need to be update, as skills and knowledge acquired fifteen years ago are no longer very useful to a modern employee.

e. INCREASE BANK STABILITY AND FLEXIBILITY.

Stability is the ability of a bank to sustain it effectiveness, despite the loss of key personnel. It is achieved through having a reservoir of trained replacement.

Flexibility or the ability to adjust to short run variation in the volume of work requires personnel with multiple skills that make it possible for them to be moved to jobs where the demand is higher.

f. HELP IMPROVE THE MORAL OF THE WORKFORCE.

Possession of needed skills and knowledge increase employees' confidence, ego, and satisfaction and leads to reduce supervision and greater independence. All these enhance workers morals.

g. INCREASE PRODUCTIVITY.

From the companies point of view productivity is at apex of all training programmers. A well trained employee is capable of producing more than an untrained employee of equal physical education ability. The success of failure of any organization depends largely on employees' productivity. The world has become a global village with technology changing and advancing every day, acquiring basic training will enable the workers to change along with the environment and that will have a multiplier effect on the organization inform of **increase productivity.**

h. IT ESTABLISHES BETTER CORDINATION.

Training help in the coordination of man and material. During training programmer, employee is taught company expectation and objection. They are showing the ladder through which they can attain their own objective. This give to

goal congruence and consequently, everyone pull in the same direction. Coordination hereby become easily.

i. CAREER ENHANCEMENT.

Training and development also benefit the employees themselves as they acquire more knowledge and skill; they increase their market value and earning power, hence increase their job security.

KINDS OF CHANGE INDUCE BY TRAINING.

Training is aimed at transmitting information, development attitude, and improving skill. Another factor training representing a fairly shift in emphasis, is the market interest in the development of managerial conceptual abilities.

a. TRANSMITTING INFORMATION.

The essential element in most training is content. The purpose of training is to impact the trainee with information drawn from a body of knowledge. Training is the behavioral science and motivational process of communication, organizational theory, and leadership.

b. DEVELOPMENT OF ATTITUDE.

Closely links to the impacting of knowledge is the development of attitude. Actually it is more accurate to change the attitude of participants. People go into training programmes certain received idea about leadership. The function of attitude and the informal organizational. The attitude management trainee has regarding

these factors and others in the organization environment determent executive effectiveness of the leaders.

c. DEVELOPMENT OF SKILLS.

Training help in building and development of humane skill, that will help create sense of coordination of materiel, finance, resources to achieve pre-determined goals. As training is conducted under the supervision of a training expert. Nevertheless, those in the training field are constantly working on new device and technique which Endeavour to fit the need of realized from of classroom experiences where skills can be developed.

HISTORICAL BACKGROUND

In the year 1890, a private British shipping magnate sir. Alfred join took a decision to set up a banking office in Lagos to cater for the shipping business of elder dumpster and co. Liverpool. The vision was to tap the tremendous economic and the commercial opportunities available along the West African coast with Lagos as an important trading center.

In 1984, this office evolves into a bank, the British bank of West African ltd located within the premises of elder demister and co-ltd Lagos Nigeria. The purpose was to provide full banking service to the shipping aristocracy, for which Liverpool was well known. Branches were later opened in the Gambia, Sierra Leone and the gold coast (now Ghana).

In 1959 as territories become self governing the name was changed to bank of West African limited. Few years later, it was found that the West African was developing so rapidly that the bank was scarcely big enough to cope with the demand for banking services. It therefore arranged that bank of West African limited and standard bank limited; London would from one large bank to serve the region.

In 1966 the name of the bank was change to standard bank of West African ltd. This merge created a bank in African with over one hundred (100) branches and more than 20,000 staff. Later standard bank ltd, become a member of a global banking with branch in Africa, Europe, the middle and Far East and American.

In 1969, the Nigerian operation set up a head office in Lagos upon incorporation as a Nigeria company with its name being change to standard bank of Nigeria limited.

In 1979, the was again change to first bank of Nigeria ltd. To reflect the ownership structure of the. After feral government divestment in 1992 the bank become a public liability company plc on 30th January 1993, the federal government purchase majority shareholding in the bank which therefore become a Nigerian bank, but it remained associated with standard chartered group. The resultant shareholder was as follows.

FEDERAL GOVERNMENT OF NIGERIA	40%
STANDARD CHARTERED	39%
OTHER NIGERIANS	17%

In 1994 due to the divestment of federal government interest in the bank, the standards chartered group had reduced its holding to 10% in 1994 to conform to the British government policy of not having large holding foreign banks. This was later sold to the Nigeria public in 1996 thereby making the bank a wholly Nigeria bank.

2.4 CURRENT LITERATURE ON THEORIES.

By standard of its premier position in the Nigeria banking environment first bank of Nigeria plc has the largest numbers of branches nationwide. In its early year of operation first bank of Nigeria recorded an impressive growth and worked closely with the colonial government in performing the traditional functions of a central bank, such as issue of species in the West African sub region.

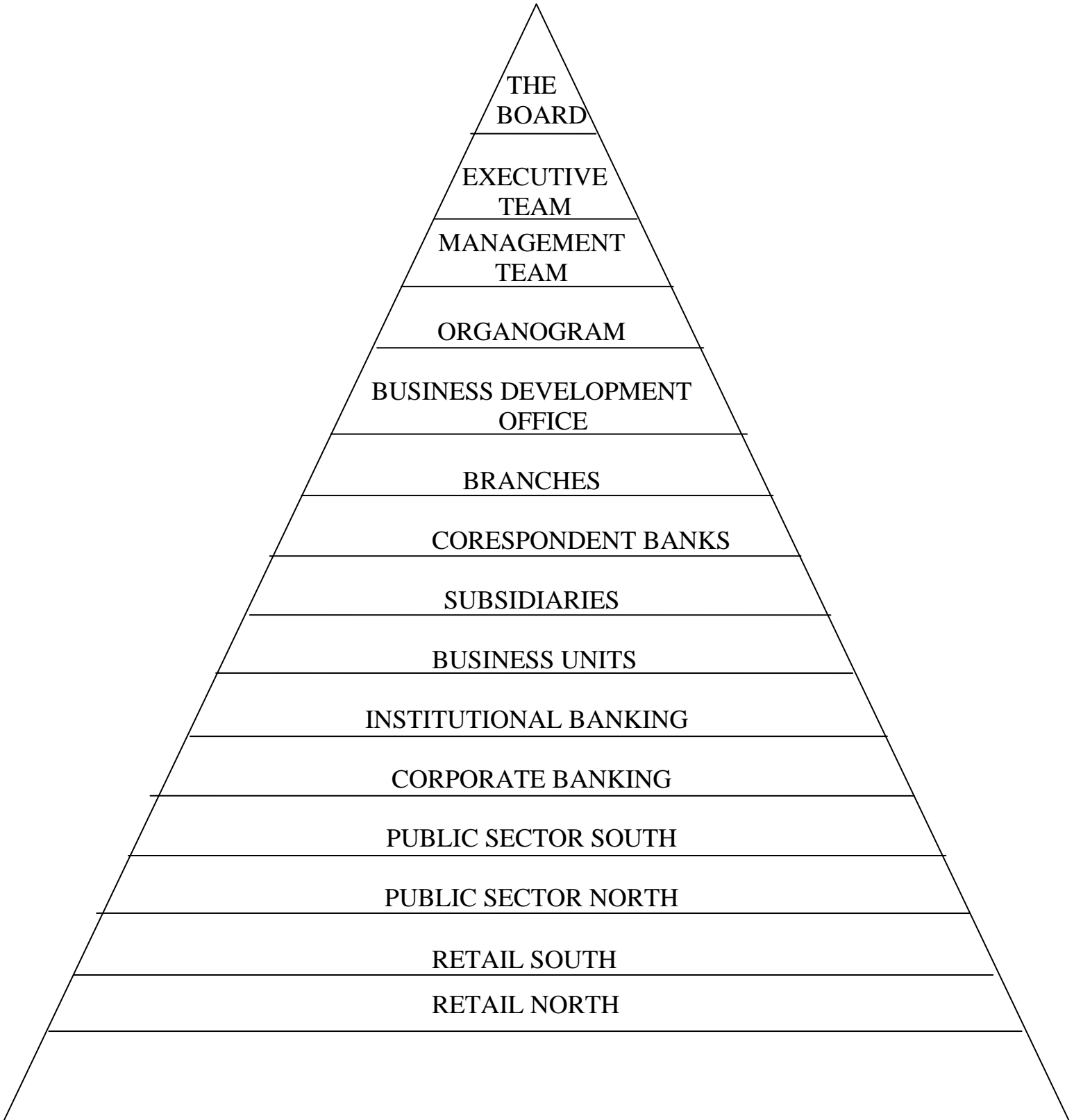
The bank has also reposition itself to take advantage of opportunities in the changing environment, the bank had at various times embarked on restricting.

First bank of Nigeria plc for over a century has distinguished itself as a leading financial institution and a major contribution to the economic advancement and development of Nigeria.

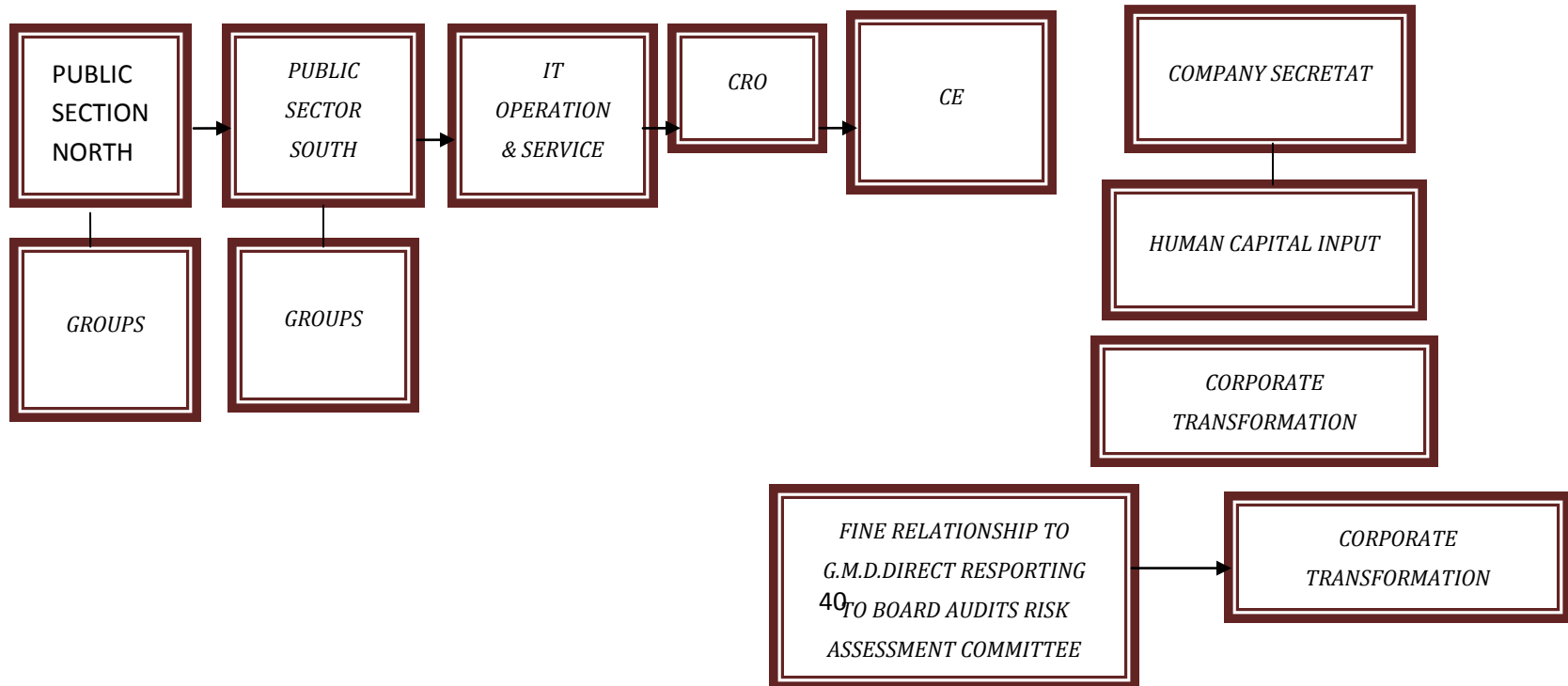
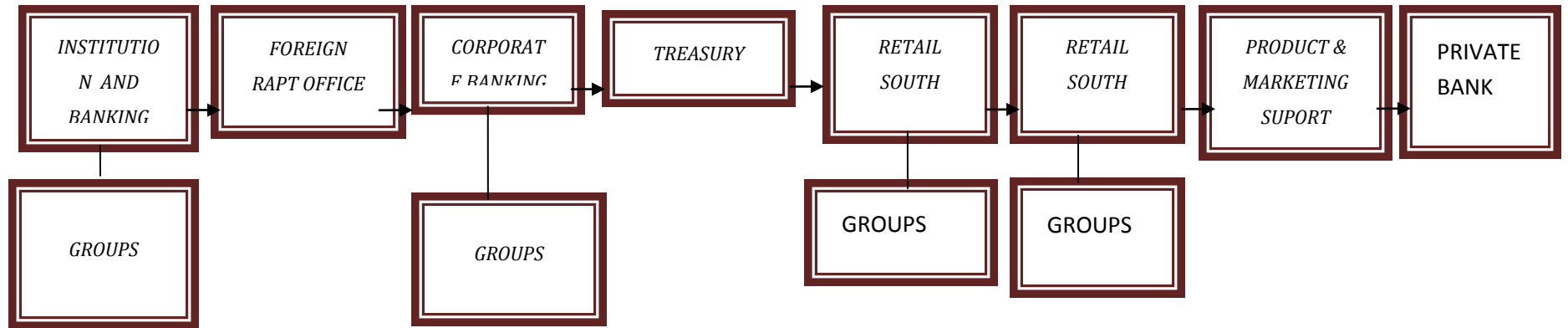
It has been consistently recorded as a successful financial institute; the bank has experience great growth over the years. Reaffirming its mission statement remains true to its name at all time the bank has consistently re-established its positron in the banking industry as truly the first.

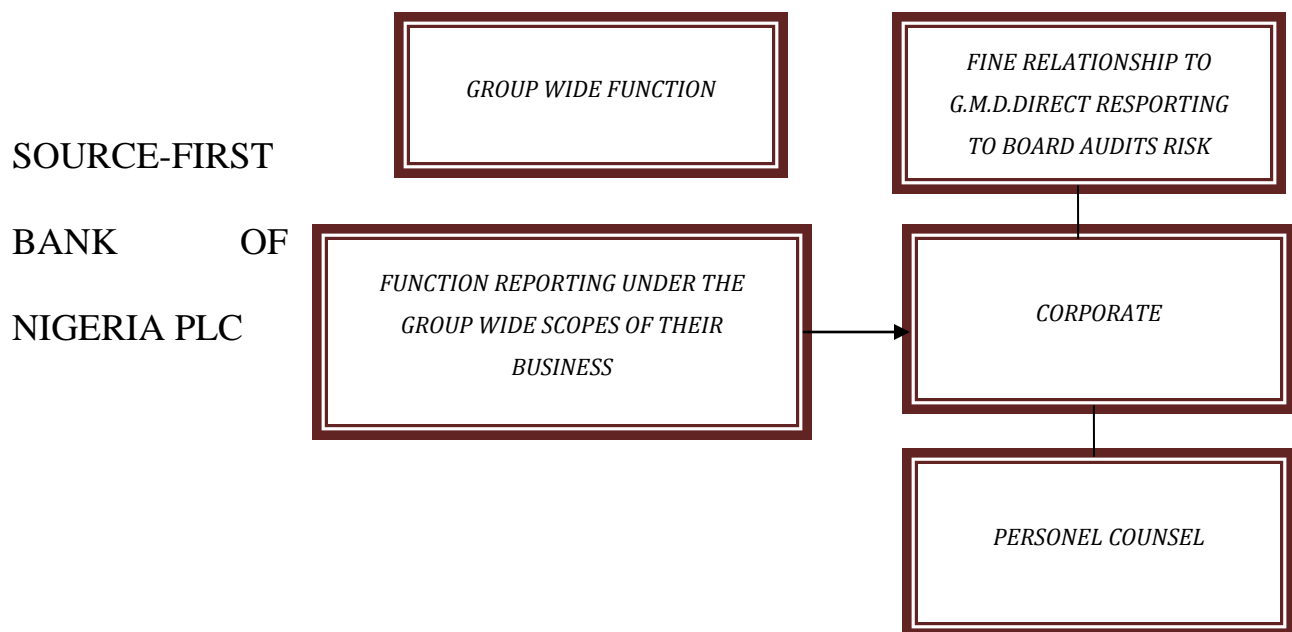
This is a direct response to the revolutionary changes in the financial market and the global economy as a whole. The branch management of first bank of Nigeria operate ions, head operations support quality/process management.

FIRST BANK PLC CORPORATE PROFIL



THE BRANCH ORGANIZATIONAL CHART





TYPE OF TRAINING AND DEVELOPMENT TECHNIQUES

There are different type of training and development by which objectives of training in bank may be accomplished. The choice of method to use in training and development is based on the training and development needs requirement techniques has been implemented for effective performance and improving production and efficiency. One of these training techniques that help in ascertain the impact of training on workers performance is,

GAME TECHNIQUE

Is believed to be a behavioral modification that will bring the relative change in the individual attitude skill and knowledge about his job activities. In this technique participant are provided as required in the real solution in the work place. This technique demands that various terms is place in competitive condition

with each other. Each team represent a bank and is presented is presented with a statement of the problem around which the game revolves.

Trained person in the games theory do not continue their new skills, because their work environment is not organized to encourage such method.

BASIC LITERACY TRAINING

Due to the high rate of literacy in the country and because most workplace demand require communication (reading and writing), organizations increasingly needs to provide their employees with the basic literacy training in the area of reading and mathematical skills.

TECHNICAL TRAINING

Because of the invention of new technology and structural designs< that gave rise to the need to upgrade and improve employees technical skill in both white – collar and blue collar jobs.

INTERPERSONAL SKILLS TRAINING

Communication is a vital aspect of enhance organization success, as most employee belong to a work performance depends on their abilities to a effectively interact with their co- workers, interpersonal skills training helps employees build communication skills

PROBLEM – SOLVING TRAINING

Due to some employee often work as members of self managed teams which are responsible for solving their own problems.

Problem solving training has become basic part of almost every organization effort to introduce self manage teams or implement total quality management.

DIVERSITY TRAINING.

It is seen as one of the fastest growing area of training diversity, increases awareness and build cultural sensitivity skills. The awareness training tries to create an understanding the need for and meaning of managing and valuing diversity. Skill building training educates employees about specific cultural differences in the workplace.

2.4.2 METHOD OF TRAINING AND DEVELOPMENT.

ON THE JOB TRAINING

Most training takes place on the job due to the simplicity and lower cost of the job training method. On the job training help to minimize the problem of transfer of learning associated with other method of training, it is an ongoing process that does not excessively disrupt normal company operation.

On- the job training can be seen as guideline given by senior employees on the trainee manager that involve showing the trainee how the job is performed. It is probably the most widely used method. The employee is placed into the tricks of

the trade by an experience worker or the supervisor. Although it is simple and less costly, but if not properly handle the cost can be high in demanding machinery and getting customers satisfied. Fred wicket posits that one approach to system (JIT) Trainer first train supervisors, who in turn train the employees. There are popular types of on-the job training

Job rotation; these job stations where different jobs are assigned to people or task are assigned on temporary basis. There by exposing them to learning varieties of skills.

Mentoring programmers: this is a situation where by an employee frequently learns his /her job under the guideline of a veteran. This type of on – the job training is called apprenticeship; in white – collar job it is called coaching.

Internship: it is a of on the job training that combine relevant classroom instruction or lecture.

Committee assignment: this enable employee to pull resource together to solve an organizational problem.

OFF – THE JOB

This is a type of training programmer in which the worker is separated from actual work situation. It gives trainees the opportunity to meet people from other organization and departments. This expose them to new ideas and experience which they will use reliably when they return to their jobs is used to train a large

number of employees. The more popular off – the job training methods are classroom lecture, video and simulation exercises. The invention of new technologies now help employees to facilitate some training such as tutorials on employees own computers, thus reducing overhead costs. Effective training can be achieved, by preferred learning style of an employee, it helps the employee to retain information better and help maximize training benefit. The off – the job methods include:

- a. Vestibule training this method of off – the job training is an intermediate approach between on the job and off – the job training, here employees are trained with actual equipment and in a true normal job setting but in a different room or environment where they will work. This is done to facilitate learning but to avoid on the job pressure that might interfere with the learning process.
- b. Behavior training this is a wide range of techniques in which trainees play the part of a certain character or act in an event. An employee is taught to do a job or make a decision the way he thinks his boss could have made it. Role playing is very exciting as it challenges the imagination of the employee. Here emphasis is on the skill to solve internal and external problems by each trainee within a short period of time. Here training is assigned to act as they could in real life. It is a collection of past events used in attitude changing.

This method is often using to train dozen or 50 persons. The success of this method depends on the ability of the players to act naturally and believably. Earning from the content of the cases person can develop decision making skill when cases are meaningful and similar to work related situations. The benefit includes improvement of employee skill in creative thinking and problem solving techniques.

c. **TRAINING – GROUP (T-GROUP)**

This type of training helps to be emotionally involve in problem solving so as to obtain greater participation, modern companies now uses training group which is also known as T- GROUP.

t-group training tackles real and not simulated problem existing within the training group itself, apart teaching skills, intellectual and understanding, it aim to change underlying attitude on the job. This training giving group member the chance to learn how they react to others and how others react with them.

Nwanguma(200) emphasized that this t- group consist of small discussion groups with no leader. the trainers occasionaly raise question and comments. Usually the trainer will be there only to call them to order when they go wrong. The trainer may also help the group by asking few questions the group may have be ignoring. The use of feedback techniques such as evaluation form and tape recordings of session will help participants to learn from of behavior.

d. The classroom oriented method. This method specialized in inviting specialist in different areas inside or outside the organization to teach the trainee a particular subject. The method used in classroom instruction includes:

(i) Lectures this is a well accepted able and traditional way of teaching that enables the trainers to have high degree of control over the training situation. It is well known approach, as it is relatively economy and help in organizing material in a meaningful way. It is a method use in transmitting an ideas, information and view to other in formal classroom procedures. It is talk designed for a specific topic and if effectively delivered becomes encouraging and interesting.

(ii) Conference: this was introduced recently by companies to take care of limitation of lecture techniques. It is use in training executive in certain advanced field. It is special meeting of employees to discuss and exchange idea, opinion or view about process, problems and techniques. It gives employee the chance of been trained away from day- to-day operations to focus attention on a specific agenda that is usually change- oriented.

(e) **SENSITIVITY TRAINING**

This is a training that that brings ten to twenty people to meet three to six hours daily for one or two weeks. A qualified trainer will always be present to

deliver the training. The general aim of sensitivity training is increasing the understanding of trainees' behavior and sensitive to provision of guidance and communication of information. In this trading method all learning involves communication of new information to the trainee in a manner which encourages effective reception, understanding and acceptance of the information and ideas. The method facilitates action by the trainee in practice or application of new ideas, developing experience and change of behavior appropriate to training objective.

(f) INDUCTION TRAINING

This is a training given to an employee, who is new in the bank with the aim of helping him to fit smoothly into job by providing him with all the necessary information he need concerning his new job and familiarize him need about the new job such as

The history growth and the nature of service render.

- Structure of the bank, the development and their respective functions.
- Bank rules and regulation for example hours and conditions of work.
- His own duty and responsibility and status. In the department in which he been appointed.

PRINCIPLES OF LEARNING

Training and development can be more effective by basing them on a number of principles of learning which have evolved from research.

(i) **MOTIVATION**

The more highly motivated a trainee is, the more quickly and thoroughly he is likely to learn a new skill, or knowledge, one principle to make training intrincal is by active participation of the trainee.

(ii) **PROGRESS REPORT (Feedback)**

Specific and a reasonable amount of progress information quicken and enhance learning. But care, must be taken avoid to much information that is likely to be misunderstood.

(iii) **PRACTICE AND REPETITION.**

Opportunities for practice must be provided because carefully paced practice period are essential for effective learning. The greater opportunities to repeat or practice something we learn, the better it is learnt. With practice, the individual may become more familiar with what they are supposed to do.

(v) **INDIVIDUAL DIFFERENCES.**

Pace and complexicity of the training process must be adjusted to individual differences, even under groups training programme, it should be designed to accommodate both the slow and fast learner.

(iv) **REINFORCEMENTS**

This is based on the theory that actions rewarded positively are more likely to be repeated than actions that are not rewarded, or those that are punished (negative reinforcement). Every organisation must be forthcoming to the successful trainee.

PROBLEM OF TRAINEE AND DEVELOPMENT PROGRAMMES

Despite the importance attached to training and development, it is beset with many problems. Even till date many banks neglect the importance of training and development with the idea that it is costly. One of the problems of training and development are (a) high cost.

Training and development programmes involve large amounts of money that is why many banks tend to avoid embarking on the programme. Yet many waste money on training and development programmes that are poorly designed, and most times not wanted wrong assessment.

Most training problems are attributable to banks' ignorance as to the value of training and development programmes. In fact, some of the problems associated with training and development include:

- i. Employee does not have the opportunity to put what he has learnt in practice.
- ii. There is inadequate support from the executive

- iii. The consultant are not properly selected and do not adapt their structures to suit specific bank need.
- iv. There is no reinforcement after the training.
- v. Uncommitted attitude and lack of interest on the part of some staff.
- vi. General fear and anxiety among trainee
- viii. Lack of inadequate evaluating system and control of training programme.
- ix. Improper planning and lack of sequence to the course offered from year to year.

2.6 EFFECTIVENESS OF TRAINING AND DEVELOPMENT

The major thing in mind when selecting training techniques to carry out training programme is how effective the techniques is in accomplishing the objective. Most training programme work rather well in that the majority of people who undergo training learn more than those who do not react positively to the training experience and after the training, engage in the behaviour targeted in the programme. Some factors make certain programme work better than other. Example lecture style do have poor repetition, but are surprisly training method. Success of training also depending on the very little. Motivation of people in training programme is important.

Those with an internal locust of control, high conscientiousness, high cognitive ability and high self efficiency learn more in training programme. Training climate

also is important when trainees believe that there are opportunity on the job to apply their newly learnt skills and enough resources to apply what they have learnt, they are more motivated to learn and do better in training programmes.

2.7 EVALUATION OF TRAINING AND DEVELOPMENT

The purpose of evaluating a training programme is to determine its effectiveness. A training programme is effective if its had achieve the purpose for which it was designed. The information collected in the evaluations process will enable the company to improve on the programme for future trainee, and enable the trainers appraise themselves in terms of method and contempt.

Nwachukwu (2005) said that the most object way of evaluating a training programme is to

- Obtain the honest and unbiased assessment from the trainees
- Determine if in fact learning occurred by administrating test oral or written.
- Determine if banks had benefited by it through reduction in cost better morale, increase productivity, reduces absenteeism rate or reduces rate of staffs' turnover.

Ubeku (1975) maintained that from careful and careful and critical evaluation we can know.

- a. Whether the money spent by the bank on training is producing the result needed.

- b. What improvement can be made to training procedure in order to reduce cost and improve efficiency?
- c. Whether the type of training given is necessary to improve bank activeness or whether the money if spent on other things will contribute more effectively to the attainment of banks objective and

The basic criteria of evaluating training and development which result will enable us know.

REACTION OF TRAINEE

Usually, it has to do if the trainees like programme. And it can be obtained by means of an interview or written questionnaire.

LEARNING.

This is usually concerned with if the trainee learn the facts, principle technique and concept presented. It is often determined by trainees some form of assessment test before and after the training and development programmes.

BEHAVIOR

This usually focuses on if their job behavior changes because of the programme. It takes the form of a performance appraisal that verbal or written report.

RESULT

This direct it focuses to it tangible result were achieved in the process of training such are reduction in staff turnover, better quality, increased education. The fault training programme in Nigeria has it lack of positive enforcement and lack of opportunity for the trainee to actively practice at he has learnt. These have to be connected through effective evaluation.

2.8 ROLES OF INSTITUTION IN TRAINING AND DEVELOPMENT

The important role play by human resource in the economic development of the country has made the government to come up with many policies and also number of institution to aid training and development and its manpower. Training and development of manpower for a decade in management has become very important in Nigeria national economic development. Federal government has established a number of training institution such as industrial training fund in 1971, the Nigeria council for management education in 1972, the industrial development centre in 1962 for industrial research and development in 1972. We shall be looking at the main objective and operations of some of these institutions.

INDUSTRIAL TRAINING FUND (ITF)

The industrial training fund was set up by decree no.47 of October 1971. The objective of the fund were to promote and encourage the acquisition of skills

in industry and commerce with a view to generate a pool of indigenous trained manpower sufficient to meet the need of the economy. The function includes.

Improving training facilities and capability all over the country.

Research and studies into any matter affecting training in industry.

Harmonizing its training, effort with the formal training in the polytechnic and universities.

Assistant to individual entrepreneur or corporate organization in finding, the appropriate facilities for training employee in industry and commerce

CENTRE FOR MANAGEMENT DEVELOPMENT

Apart from the formal education system, the federal governments establish other centers in order to pursue vigorously the training needs of Nigeria. One of the centres is the CMD, which is charged with the responsibility of.

- i. Supporting industrial training fund the utilization of the resource at its disposal for the purpose of developing management skills and capabilities.
- ii. Organizing and sponsoring course, researchers, seminars and conferences in the field of management development in the country.
- iii. Supporting and developing training and in plant management programmes in industries.
- iv. Expanding and coordinating management education and training programme throughout the country.

Centre for management development enable participant and beneficiaries to acquire management skills for the purpose of achieving desired objectives in their respective organizations.

INDUSTRIAL DEVELOPMENT CENTRES (IDCS)

This institution was established by the Ford Foundation in 1962/1983. The essence of establishing the industrial development centre was to improve the technological capacity and operational efficiency of an organization. The goal has been to set up an industry development centres for each state and the federal capital territory. The objectives of the centre were to render assistance and guidance to industries in process techniques, selection of machinery and equipment for training and management.

The main functions of the industrial development centre as outlined in the second national development plan are as follows.

- i. To provide facilities for management training as well as consultative and extension service to proprietors and manager of an organization.
- ii. Assistance in plant installation and securing.
- iii. Provision of industrial extension service.
- iv. To provide facilities and staff including management training.

This institution has been seeing as blessing by many Nigeria because they have been performing up to expectation. Base on training of junior staff also in aspect of provision of loan and technical service to the small scale enterprise in the state.

2.9 SUMMARY.

Staff trainings and development is inevitable as it helps to increase and maintain employee's knowledge and skill for a particular job. As everyone, both employed and unemployed person clamour for staff improvement and aspire to grow. This must be achieved through training and development is, a bank cannot just embark on it without first identifying or determine the need for it. Method to carry out a successful training and development programme, must be carefully chosen.

A lot of factor has been identified to be responsible for unsuccessful staff training and development programmes. These factors may include inadequate funds, wrong assessment, shortage of competent trainers, unsuitability of training venues and centre lack of adequate evaluating system and control of training programmes, for a successful human resource training and development the above list issue have to be properly addressed because human resource training and development is an indispensable tool for the survival of any bank.

First bank of Nigeria Enugu main branch (Okpara Avenue) and other bank all started as very small sectors. But first bank grew and truly become the first among everyone, because they considered what is necessary.

REFERENCE.

- Appleby, R.S (1991), modern Business Administration 6th Edition, London: Pitman Publishing
- Anderson, A.H. (1992), Successful Training Practice, London, Cambridge: Blackwell Business.
- Armstrong. (2003), A Handbook in Personnel, London: Kegan page Limited.
- Beach, D.S. (1980), Personnel and Management of people at work, Mac Publishing Company Ltd, New York.
- Cole, G.A (2003), Management Theory and Practice UK: By Tj International Padstow.
- Emecheta, B.C. Nwibere, B.M., Chikwe J.E., (2009), Management. An Integrated Approach, port Harcourt: Samag Stationary Limited.
- Flippo, E.B., (1980), Principles of Personnel Management: McGraw Hill Incorporated Book Company, Kogakusha.
- Laurie, J.M., (2005), Management and Organizational Behaviour 7th Edition, England: Pearson Education Limited.
- Nwachukwu, C.C., (2005), Management Theory and Practice, Nigeria Onitsha: Africana First Publisher Limited.
- Ojemba, G.A (2002), Human Resource Management, Enugu: Iyke ventures production.
- Onuchukwu, C.I., (1995), Personnel Management. Awka: Goshen Publisher.
- Stoner, (1995), Resource Method in Organizational Behaviour, California. Good year Publishing Company Inc
- Ubeku, M. (1975), Training Needs in Industrial Society Jos: Salan presses

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 INTRODUCTION

Research methodology can be seen as the steps for investigation and framework for studying the problem in order to ascertain a rational assessment of the problem under study for the purpose of drawing reasonable conclusion.

3.1 RESEARCH DESIGN

Research design is the pan for research projects that provide accurate guideline that direct the researcher toward handling the research method was selected in order to appraise the importance of training and development of human resource in bank operation. A study of First Bank of Nigeria Plc, Main Branch, Opkara Avenue, Enugu. The descriptive approach is based on answers to certain relevant research questions.

In the step of achieving these objections, the questionnaire and oral interview research techniques were employed.

3.2 SOURCE OF DATA

The data necessary for the successful completion of this project work was collected through the following source;

3.2 1 PRIMARY SOURCE OF DATA

SECONDARY SOURCE OF DATA.

The primary data were derived from the oral interview conducted and also from questionnaire administered.

3.2 2 SECONDARY DATA

The secondary data are important information relating to this work, which is obtained through textbooks on human resource management, journals, magazines, conference papers on industrial training and development, seminars.

3.3 POPULATION OF THE STUDY

There are so many First banks in Nigeria today. Due to time constraints and in order to get a valid result from the research, first bank on Nigeria plc, main branch, Okpara Avenue was used. The employee both senior and junior workers are 100 in number.

3.4 SAMPLE DESIGN AND DETERMINATION OF SAMPLE SIZE

The sample for this study is first bank off Nigeria plc main branch. Okpara Avenue, Enugu. Sample in research is important since most research especially survey research carried out by undergraduate in school have time to be completed. A random sampling method technique is used to select the sample for the study and oral interview is also used. This is a sampling procedure in which every unit of the population is given an equal chance of being included in the sample, through

questionnaire administered to the entire population. This is to ensure that all shades of operation are represented in the sample. The sample is gotten by using Yaro Yamanc formulae as quoted in Nwana. C.

3.4 1 SAMPLE SIZE DETERMINATION FOR THE STUDY

$$\text{Sample size } n = \frac{N}{I} + N (c)^2$$

Where n = sample size

N = Population

C = Acceptable margin of error 5%

I = Constants

Where N = 100 and error margin is 5%

$$n = 100$$

$$I + 100 (0.05)^2$$

$$= 100$$

$$I + 0.25$$

$$= 100$$

$$I.25$$

$$= 80$$

Sample size = 80

3.5 METHOD OF DATA COLLECTION

The research instructed that will be used by the researcher collecting used information on this topic is questionnaire and review. A questionnaire is a it of question or statement to which individual are asked to respond by answering yes or No. it is used then useful information is needed.

3.5.1 QUESTIONNAIRE DESIGN DISTRIBUTION AND COLLECTION OF RESPONSES

The questionnaire was designed in a concise and practice language devoid of ambiguity to arouse the interest of the respondent. The questionnaire include structural questions with multiple choice answers provided for the respondents and the open mind type which was specially include to enable the respondents of their view freely without any form of limitation or restriction. The questionnaire was divided into two. Parts. Part A was administered as the management while part B was administered on the other staff of the bank.

3.5.2 SCONDARY METHOD OF DATA COLLECTION

These methods of data collection are already made. The researcher collect the information through review of related feature using textbooks, journals of First Bank of Nigeria plc, lecture notes and library, newspaper, publication and reports

3.6 METHOD OF DATA PRESENTATION AND ANALYSIS

The essence of data collection is to make something good out of it. The data collected have to be treated and analyzed by the research so that it our serve its purpose. In analyzing the different variable the researcher utilized table and simple percentages and chi-square as statistical tools which is used in testing more than two populations using data based on two independent random samples.

In testing hypothesis using this test comparison is made between the expected frequency and the observed frequency.

Expected frequency is calculated using:

$$\text{Expected frequency} = \frac{(\text{Row Total} \times \text{Column Total})}{\text{Overall Total}}$$

The test statistical thus becomes

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where O_i – Observed frequency

E_i – Expected frequency.

REFERENCE

Bothemeey, H.M. (1993). Personnel Management, London: Pitman Publishing Company.

Essien, A. (1991) Personnel Management and Culture, Zaria: Easkiya Corporation Limited.

Odiari, A.U. (1997), Management information system, Enugu: Glenic Ventures.

Olaiye, S.A. (1998), Training for industrial Development in Nigeria job: Ehindero Nigeria Limited.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 DATA PRESENTATION

This chapter focuses on presentation, analysis and interpretation of data collection through questionnaire. Question in the questionnaire were designed to enable the researchers' gain more accurate information on how training and development of human resources help in improving banks operation.

A total of 80 questionnaires were administered out of which 66 (83%) were actually returned. So the analysis is based on the questionnaire returned.

Table one shows the percentage of the questionnaire administered and returned.

QUESTIONNAIRE	FREQUENCY	PERCENTAGE
Number returned	66	83%
Number that was not returned	14	17%
Total	80	100%

Source: field survey 2013

DEMOGRAPHIC CHARACTERITICS

TABLE 1

PERCENTAGE OF RESPONDENT BY AGE

AGE	FREQUENCY	PERCENTAGE (%)
20 – 29	22	33.3%
30 – 39	24	36.4%
40 and above	20	30.3%
TOTAL	66	100%

SOURCE – FIELDWORK 2013

The table shows the age distribution of the respondent 22 (33.3%) fall within the range of 20 – 29 years, 24 (36.4) fall within the range of 30 – 39 and 20 (30.3%) fall within the range of 40 and above. This implies that loyalty and dedication of staff will be higher at majority are matured, hence there is the possibility of having more employee with high sense of responsibility and dedication.

TABLE 2**PERCENTAGE DISTRIBUTION OF RESPONDENT BY SEX**

SEX	FREQUENCY	PERCENTAGE (%)
Male	40	60.6%
Female	26	39.4%
TOTAL	66	100%

SOURCE FIELD WORK 2013

The table shows that 40 (60.6%) of respondents are male while 26 (39.4%) are female. This implies that there will be continuity in bank operation as a result of more male staff than female, this is as a result of no absence of male in terms of maturity leave as nursing mother, therefore the bank operation will be enhanced.

Table 3.

**PERCENTAGE DISTRIBUTION OF RESPONDENT BY MANTAL
STATUS**

STATUS	FREQUENCY (F)	PERCENTAGE (%)
Single	28	42.4%
Married	38	57.6%
TOTAL	66	100%

SOURCE FIELD WORK 2013

28(42.4%) of the respondents are single while 38(57.6%) are married. This implies that there will be a high sense of responsibility by the staff as married staff will always put in a more responsible attitude to work. There is a tendency that bank operation will improve as they will have dedication and honesty with their job.

Table 4

PERCENTAGE DISTRIBUTION OF RESPONDENT BY EDUCATIONAL QUALIFICATION

QUALIFICATION	FREQUENCY	PERCENTAGE (%)
Degree / HND	30	45.5%
OND/NCE	16	24.2%
MSC/ABOVE	20	30.3%
TOTAL	66	100%

SOURCE FIELD WORK 2013

30 (45.5%) are first degree holders, 20 (30.3%) are masters holders, 16(24.2%) are OND/NCE holders; there is a possibility the bank operation will be more efficient compared to the other staff with less qualification.

TABLE 5**PERCENTAGE DISTRIBUTION OF RESPONDENTS BY PRESENT
POSITION IN THE BANK**

POSITION	FREQUENCY	PERCENTAGE (%)
Manager	10	15.2%
Supervisor/senior	36	54.5%
Junior	20	30.3%
TOTAL	66	100%

Source – Field work 2013

Every department is led by a manager and from the table above 10(15.2%) are managers while 36(54.5%) are senior staff and the junior staff are 20(30.3%). Therefore, bank operations as said to improve and be well maximized as more senior staff are there to monitor and guide the operation of the junior staff in their daily activities.

PRESENTATION ACCORDING TO THE KEY RESEARCH QUESTIONS

TABLE 6

HAVE YOU EVER WITNESS OR BE A PARTAKER OF TRAINING AND DEVELOPMENT PROGRAMME?

POSITION	FREQUENCY	PERCENTAGE
Yes	60	90%
No	6	10%
TOTAL	66	100%

SOURCE: FIELD WORK 2013

From the result of the frequency distribution in table above 60 respondent presenting (90%) revealed that they witness training and development programme, while 6 respondents (10%) said they have not witness training and development. Programme implies that there will be high rate of improvement in bank operation.

TABLE 7

HOW DOES TRAINING AND DEVELOPMENT IMPROVE BANKING OPERATION?

RESPONDENT	FREQUENCY	PERCENTAGE
High	32	48.5%
Moderate	20	30.3%
Low	14	21.2%
TOTAL	66	100%

SOURCE – FIELD WORK 2013

From the table 32 (48.5%) believe that training have high level of improvement on banking operation while 20(30.3%) fairly consent to it and only 14(21.2%) said training and development will have low improvement on banking operation. Then, we can deduce that there is high level of relationship between training and banking improvement. It therefore implies that adequate training enable the employees to do their willingly.

TABLE 8

Do you believe that training and development will improve your level of performance?

RESPONDENT	FREQUENCY	PERCENTAGE
Agree	34	51.5%
Strongly	19	28.8%
Neutral	13	19.7%
Disagree		
Strongly disagree	66	100%

SOURCE – FIELD WORK

From the table 34 (51.5) agreed that training and development have high level of improvement of employee performance while 19 (28.8%) strongly agreed

that training will improve employee performance, while 13 (19.7%) were neutral on the opinion. From this high rate of agreed respondent, training will build and develop effective and efficient employee performance.

TABLE 9

Are you motivated by the raining course

RESPONDENT	FREQUENCY	PERCENTAGE (%)
Yes	56	84.8
No	10	15.2
TOTAL	66	100%

SOURCE – FIELD WORK2013

From the table 56(84.8%) accepted that they were motivated by the training course while 10(15.2%) said they were not motivated. Therefore this implies with high motivated number of people the organization will improve and be more dedicated to their job.

TABLE 10

If yes to what extent.

RESPONDENT	FREQUENCY	PERCENTAGE (%)
Highly motivated	26	39.4%
Not motivated	12	30.3%
M motivated	20	18.2%
Not motivated	8	12.1%
All		
TOTAL	66	100%

SOURCE – FIELD WORK 2013

Above table 26(39.4%) were highly motivated, 20(18.2%) were also motivated by the training course, while 12(30.3%) said they weren't motivated at all. This implies that with increase number of motivated and highly motivated employee banking operation will be well motivated and customer will be served.

TABLE 11

How will you rate FBN triaging programme

RESPONDENT	FREQUENCY	PERCENTAGE (%)
Very impressive	29	43.9%
Impressive	19	28.8%
Not impressive	8	12.1%
Total	66	100

SOURCE – FIELD WORK 2013

This table reflects how employee rate first bank of Nigeria training programme 29(28.8%) saw it to be impressive and 10(15.2%) said it is not impressive at all. Then this implies that with the great number of very impress respondent, training program should be a continuous process, as it aim at encouraging fair and excellent banking service.

TABLE 12

ARE SHORT COMING IN THE TRAINING PROGRAMME

RESPONDENT	FREQUENCY	PERCENTAGE
Yes	46	69.7%
No	20	30.3%
TOTAL	66	100%

SOURCE – FIELD WORK 2013

From the above table employee view of first bank of Nigeria training programme is revealed, as 46(69.7%) I of the opinion that there is short coming in first bank training program, while 20(30.3%) is not the opinion that, there is not short comings. This implies that, if this short coming are taken care of, training programme will take a ground, and effective change will be injected into the banking operation and customer satisfaction will be achieved.

TABLE 13**IS THE PERFORMANCE AT THE TRAINING COURSE A YARDSTICK FOR APPROVAL IN PROMOTION**

RESPONDENT	FREQUENCY	PERCENTAGE
Yes	50	75.8%
No	16	24.2%
TOTAL	66	100%

SOURCE – FIELD WORK 2013

From the above table 50(70.8%) opined that performance at the training course is a yardstick for appraisal in promotion, while 26(24.2%) opined that it is not. This implies that employee will be encourage to put in effort to their job, in order to attract promotion. They will also dedicate their time and strength to their job.

TABLE14**HAVE YOU BENEFITED FROM BANK TRAINING PROGRAMME**

RESPONDENT	FREQUENCY	PERCENTAGE
Yes	43	65.2%
No	23	34.4%
TOTAL	66	100%

SOURCE – FIELD WORK 2013

In the above table 43 (65.2%) responded positively to have benefited from the bank training programme, while 23(34.8%) responded negatively. This implies that the high number of benefited ones, here will be encourage to apply new skill into banking service. And that will bring impressive banking operation.

TABLE 15

FOR HOW LONG HAVE YOU BEEN IN THE BANK

RESPONDENT	FREQUENCY	PERCENTAGE(%)
1 – 5	24	36.4%
6 – 10	20	30.3%
11 – 20	14	21.2%
21 and above	8	12.1%
TOTAL	66	100

SOURCE FIELD WORK 2013

A further examination in First Bank of Nigeria Plc okpara avenue. Following the above reveals that 24 respondents presenting (36.4%) had served between the range of 1 – 5 years, also respondents 20(30.3%) had served between 6 – 10 years, also 14(21.2%) had served between the range of 11 – 20 years in the bank, while 8 respondents represent (12.1%) had served between 21 years above. The result of the table shows that work experience between 1 – 5 years has the highest respondents.

TABLE 16

DO YOU BELIEVE THAT TRAINING AND DEVELOPMENT WILL IMPROVE THE PROFITABILITY OF THE BANK?

RESPONDENT	FREQUENCY	PERCENTAGE (%)
Agree	30	45.5%
Strongly	20	30.3%
Neutral	9	13.6%
Disagree	7	10.6%
Strongly disagree		0%
TOTAL	66	100%

SOURCE – FIELD WORK 2013

30(45.5%) agree that training and development will improve the profitability of the bank, while 20(30.3%) agree and (13.6%) were undecided while 7(10.6) disagree and none strongly disagree. Therefore from the above table, it can be said that there will be improvement in bank profitability, if training and development programme is well implemented.

ANALYSIS BASED ON RESEARCH HYPOTHESIS

In analyzing and test of the hypothesis, the Chi-square test technique was applied.

The formula stated below is used to determined the value of the square

$$X^2 = \frac{(o1 - ei)^2}{ei}$$

where x^2 = Chi-square

$o1$ = Observed frequency

ei = Expected frequency

HYPOTHESIS

Ho: Training and development does not improve the level of job performance of the staff of the banks.

Hi: training and development dos improve the level of job performance of the staff of the banks.

A RESPONSE TO HYPOTHESIS

RESPONSE	NO OF RESPONDENTS	PERCENTAGE (%)
Strongly agree	10	15.2%
Agree	30	45.5%
Disagree	17	25.8%
Strongly disagree	9	13.6%
TOTAL	66	100%

Here there are four options with which the choice of each staff of the bank falls. The four options has equal

Chance of accommodating the true situation hence the probability.

Hence the expected probability

$$\text{i.e. } 66 = 16.5 - 17$$

4

Using Chi – square

$$X^2 = \frac{(O! - E!)^2}{E!}$$

Where O! = Observed frequency (10, 30, 17, 9)

e! = Expected responses (probability)

$$\begin{aligned} \text{Then } x^2 &= \frac{(10 - 17)^2}{17} + \frac{(0 - 17)^2}{17} + \frac{(17 - 17)^2}{17} + \frac{(9 - 17)^2}{17} \\ &= 2.9 + 9.9 + 3.8 \\ &= 16.6 \end{aligned}$$

Taking 5% of tolerable or (0.05) level of significance

Degree of freedom 4 – 1 – 3

Therefore critical value with 3 degrees

$$= \chi^2_{0.05} = 5.991$$

Decision $F_{6.6} > 5.991$

Reject Null hypothesis if x^2 computed is greater than the critical value. Hence in this hypothesis, the researcher.

Rejected the Null hypothesis and accepted the alternative, which indicate that training and development improves the level of job performance at first bank of Nigeria plc.

HYPOTHESIS

Ho: Training and development opportunities does not motivate workers.

Hi: Training and development opportunities does motivate workers.

A RESPONSE TO HYPOTHESIS 11

RESPONSE	NO OF RESPONDENTS	PERCENTAGE (%)
Yes	40	60.6
No	17	25.8
No idea	9	13.6
TOTAL	66	100

Using χ^2

$$\chi^2 = \frac{(O! - E!)}{e!}$$

where O! = Observed responses (40, 17, 9)

e! = Expected Responses = 22

$$\text{then } \chi^2 = \frac{(40 - 22)^2}{22} + \frac{(17 - 22)^2}{22} + \frac{(9 - 22)^2}{22}$$

$$14.7 + 7.7$$

$$23.4$$

Taking 5% of tolerable = 3 - 1 = 2

Therefore critical value with 2 degree of freedom

$$\begin{aligned} &= \chi^2_{0.05} = 5.991 \\ &23.4 = 5.991 \end{aligned}$$

DECISION

In other words Null hypothesis is rejected and the alternative accepted, since the computed is greater than the critical value, hence it mean that training and development opportunities motivate workers at First bank of Nigeria plc.

HYPOTHESIS

Ho: training and development of human resource do not improve the profitability position of banks

Hi: Training and development of human resource do improve the profitability position of banks.

A RESPONSE TO HYPOTHESIS III

RESPONSE	NO OF RESPONDENTS	PERCENTAGE (%)
Yes	39	59.0
No	17	26.8
No idea	10	15.2
	66	100

Still using the Chi-square

$$X^2 = \frac{(O! - E!)}{E!}$$

Where O! = Observed response (39,17,10)

e! = Expected response = 22

$$\text{Then } x^2 = \frac{(39 - 22)^2}{22} + \frac{(17 - 22)^2}{22} + \frac{(10 - 22)^2}{22}$$

$$13.1 + 1 + 6.5$$

$$20.6$$

Taking 5% of tolerable error

$$\text{Degree of freedom} = 3 - 1 = 2$$

Therefore critical value with degree of freedom

$$X^2_{0.05} = 5.991$$

Considering the test statistics with the critical value 20.6 greater than 5.9921. in other words Null hypothesis was rejected and the alternative accepted and a conclusion is that training and development of human resource improves the profitability position of banks.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION,

5.0 INTRODUCTION

This research focuses on training and development of human resource as a critical factor in banking operation. The essence of this chapter is to make a brief summary of the research work and to recommend solution to research problem dealt with in this investigation.

5.1 SUMMARY

The main objective of the study is to find out the effect of training and development of human resource on banking operation using first bank of Nigeria plc, Okpara Avenue as the case study. To achieve these objectives the study was divided into five chapters each deal with major aspect of this study.

Relevant literatures were reviewed to enhance the study. The research method adopted was the survey method. The instrument used in collecting data was questionnaires which were administered to a sample of the entire population of first bank of Nigeria plc, Okpara Avenue, Enugu main branch.

In the light of the study, the following findings have therefore been established.

Inadequate finance, which the workers used in carrying out training programme.

Inadequate training facilities to implement training programme and if available most time they are worn out facilities to implement training programme and if available most time they are worn out facilities.

Limited duration of training and development programme does not give workers the opportunity to mater the training directives.

5.2 CONCLUSION

Training and development of human resource pays a vital role in improving employee performance and increasing productivity. Any organization, sectors, whether private or public that over look it should be ready to face the consequences.

Getting people or any employee to do a job effectively and efficiently is what is known a trading and development.

No organization can function well without adequate orientation of its staff. It is generally believe that a trained workers is an effective worker, and that their staff are trained induction training I given to newly recruited staff to help them get familiarize with their work, while old staff retrained to enhance job performance and help improve banking operation.

Though huge amount of money is involve in carrying out this programme, but the banking organization should see training of its staff as its staff responsibility, not because its members benefits from it but also because the bank stand to gain from

it, as after undergoing training programme turn out to be more productive. Banks should give training programme a serious attention as it will help to achieve their objectives.

5.3 RECOMMENDATION

The researcher gave the following recommendation base on the finding and believes it will improve the effectiveness of first bank of Nigeria plc.

Firstly the first bank of Nigeria should provide enough training facilities for the training of their employee and they should also rep-lace out dated ones.

Secondly first bank of Nigeria plc should improve upon its present techniques of motivating its staff to accommodate more workers.

Thirdly first bank of Nigeria plc should provide employees with conducive atmosphere, necessary for effective work performance so that after training, employees will come back to a conducive working atmosphere to put into practice what they have learnt.

Fourthly first bank of Nigeria should provide regular training and development of human resource progammes for trainer to help them update their knowledge and should ensure that materials are in uniformity with present economic, social and technological environment, management should also ensure that training is structured to cove much of the practical aspect of the banking services.

APPENDIX I

Department of Business Administration
Faculty of management & Social Science
Caritas University,
Amorji-Nike
Enugu
10th February, 2103

Dear Sir / Madam

I am a final year student in the above mentioned school. I am carry a research work on the impact of training and development of human resource as a critical sector in the banking sector

Kindly provide answers to the following questions

Yours faithfully,

Idorenyin Okon ikput

APPENDIX II

Please mark “X” against the appropriate box and make comments where necessary.

SECTION A: Demographic data

- I. AGE: 20-29 () 30-39 () 40 and above ()
- II. SEX: MALE () FEMALE ()
- III. Marital Status: Single () Married ()
- IV. Educational qualification: Degree / HND ()
- V. OND / NCE () MSC / above ()
- VI. What is your present condition in the bank?

SECTION B

6. Have you ever witnessed or be a partaker of training and development programme?

7. How does training and development improve bank operation?

HIGH ()

MODERATE ()

LOW ()

8. Do you believe that training and development will improve your level of performance?

AGREE ()

STRONGLY ()

NEUTRAL ()

DISAGREE ()

9. Are you motivated by the training course?

YES ()

NO ()

10. If yes to what extent?

Highly motivated ()

Not motivated ()

Motivated ()

Not motivated ()

11. How will you rate F B training programme?

Very impressive ()

Impressive ()

Not impressive at all ()

12. Are shortcomings in the training programme?

YES ()

NO ()

BIBLIOGRAPHY

- Abolo, E. M. (2000). *Bank Credit Risk Management Techniques*. First Bank Nigeria Plc Monthly Business and Economic Report, July edition.
- Anderson, A. H (1992). *Successful Training practice*. Cambridge: Blackwell business.
- Appleby, R. C, (1991). *Modern Business Administration*. 6th edition pitman publishing
- Armstrong .M. (2003). *A Handbook in personal practice*. London: kegan publishing limited.
- Beach, D. S. (1980). *Personnel and Management of people at Work*. New York: Mac Publishing Company Ltd.
- Bothemely, H. M. (1993). *Personnel Management*. London: pitman publishing company
- Cole, G. A. (2003). *Management Theory and Practice*. United Kingdom: By TJ international padstow.
- Epkpah and Onoja (2002). *Introduction to Business*. Benin City: 1st edition, printed by mind expert.
- Essien, A. (1991). *Personal Management and Culture*. Zaria: Gaskiya Corporation Limited.
- Gary, P. (2009). *Human Resource Management*. New Delhir: 11th edition, PHI learning private Ltd.
- Hall and Jackson (2006). *Human Resource Management. USA: 11th edition* Thomson corporation south-western.

- Laurie, J. M. (2005). Management and organizational behaviour. England: 7th person education limited.
- Nwachukwu, C. C. (2005). Management Theory and practice. Onitsha: Africa First Publisher Limited.
- Odiari, A. U. (1997). Management Information System. Enugu: Glenic ventures.
- Ojemba. G. (2002). Human resource Management. Enugu: Nike venture production.
- Olaiye, S. E. (1998). Training for Industrial Development in Nigeria. Jos: Ehindero Nigerian Limited.
- Onuchekwa, C.I (1995). Personnel Management. Awka: Goshen publisher.
- Stoner. E. (2002). Research Method Organization Behaviour. California: Good year publishing company Inc.