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STRATEGIC ROLE OF HUMAN RESOURCE TRAINING AND DEVELOPMENT ON ORGANIZATIONAL EFFECTIVENESS IN NIGERIAN BANKING INDUSTRIES

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ABSTRACT: *The rise and fall of many organizations is a reflection of how adaptive, flexible, and focused they are with the changing pattern. The rapid change in technological innovation and advancement has become an indispensable means for organization to equip their employees with the required skilled, knowledge and abilities which are acquired through consistent training to stand against competitive forces. However, this study has examined how best training can be used to reduce waste, incessant level of industrial accidents, lateness to work, fatigue, and absenteeism in order to ensure the survival and growth of the banking industries. The survey design was adopted. Questionnaire was used the major source of data collection. A sample size of one hundred and eighty five (185) staff and management of the selected banks in Lagos metropolis. While the Correlation Analysis and chi square were adopted using Statistical Package for Social Sciences. The findings revealed that employees training significantly influences organizational effectiveness though some of these banks failed because they send their employees on a training programme when they do not have the machines or equipment which they can use to practice when they return from such a training. Without a commitment from management, training will be nothing more than a dream.*

KEYWORDS: Retention, Motivation, Training, Development, Commitment

INTRODUCTION

In today's competitive environment, the concept of training and development has played strategic roles in the improving, developing, managing and retaining people at work. The technological advances have absolute old skills and knowledge hence, necessitating the training and development of old workers if they are to be used by reeducating and training them. Training and development has become the major ways organization invests in employees for greater return today and even to withstand future contingencies. Training is one of the most important aspect in the management that helps employees in acquiring the necessary skills, knowledge and abilities that will be needed in the performing the tasks. Training is mainly as a result of needs of the organization which is identified after thorough performance appraisal (Balogun and Obasan, 2007). Any training should be a continuous process or activity for individual worker (Chiaburu & Teklab, 2005) and organizational development (Champoux, 2000). Training and development aim at developing competencies such as technical, human, conceptual and managerial for the furtherance of individual (Cheng, 2001) and organizational growth (Boxall, Purcell, Wright, 2007). Studies from Cheng, 2001; Chiaburu & Teklab, 2005; Frayne & Geringer, 2000; Goldstein & Ford, 2002; Rothwell & Kazanas, 2004 and; Salau, Falola and Akinbode 2014 have indicated that there are various methods, systems and avenues to impart training and development programmes to

employees. These are divided into two namely: on the job training and off the job training which could be sub divided into role plays, case studies, simulation exercises, demonstrations or learning by seeing, apprenticeship, classroom, T-group, conference method, seminars and team discussion.

Training is a continuous process of acquiring specific skill, talent and knowledge of an employee in order to achieve the predetermined goal and objectives (Kearney, 2010). No employee can be effective and efficient on the job, until they acquire and develop knowledge and skills (Kehinde and Oladayo, 2007). The glossary of training, further defined training as: a planned process to modify attitude, knowledge skills or behaviour through leaning experience to achieve effective performance in an activity or arrange of activities. Its purpose in a work situation is to develop the abilities of the individual to satisfy the currency and further needs of the organization (Wanous & Reichers, 2000). This shows that training is specifically about providing a range of leaning experiences in a work situation. Training is any attempt to improve current or future worker productivity through leaning by increasing the worker's ability to perform (Salau, et al., 2014) usually by changing the workers attitude or increasing skills and knowledge (Rothwell & Kazanas, 2004). A successful training programme must contribute to the growth and development of the competencies (Valle, Martin, Romero and Dolan, 2000) and activation of employees (Rothwell & Kazanas, 2004). Every training programme must be need based and must be well designed to achieve set targets and objectives. It is the task and concern of all especially the line managers to ensure that training programmes are taking seriously to contribute to human resource development and organizational effectiveness (Akosile, 2001; Aguinis, 2009). The effectiveness of an organization is dependent on the richness of their knowledge of what to do, skills and abilities for who and how to do it. From the organization perspective, most organization do not make adequate provision for training material (Boxall, Purcell & Wright, 2007), do not send workers for the right kind of training programme (Chiaburu & Teklab, 2005), poor measures and the inadequate monitoring programme to see the effect of training on worker job performance in an organization on continuous basis (Frayne & Geringer, 2000; Goldstein & Ford, 2002). Studies conducted by Champoux, 2000; (Chiaburu & Teklab, 2005; Butler, 2008 shows that most workers are not being promoted from their previous status before going or sent for another training or developmental programme which is an indication of poor motivation for workers (Taylor & Doug, 2004) and this influences their level of job performance/productivity (John and James, 2002). Also, the recruitment of unskilled personnel often lead to high turnover (Jehanzeb & Alkelabi, 2013). The most glaring of these problems is the role that managers play in the aspect of delegation of duties. They do not delegate duties to their subordinates or assign important jobs to them because they feel that when they do so, they are putting their jobs on line, for the fear of their subordinates taking over their jobs when they are not there; thus rendering them redundant (Boxall, Purcell & Wright, 2007). This is not normal. This explains why when a manager retires or resigns; there is no competent staff that can fit for his role. Thus, the organization will start looking

for a competent staff from outside, the process, which will cost such organization huge expenses, and at the end, the person that would be employed may not understand in detail the organization's mission and culture.

Studies (Olaniyan and Ojo, 2008; Obasan, 2011; Lauren & Lin, 2003; Ongori and Nzonzo, 2011; Lucas, 2005; Rothwell and Kazanas, 2004) on manpower training, training needs and developmental issues are no longer a new topic in the field of human resource management practices and philosophies BUT in spite of the attention and resources paid to the practice, it continues to generate extreme dissatisfaction among employees. In other words, limited studies have been carried out regarding the strategic role of human resource training and development on organizational effectiveness in Nigerian banking Industries. Evidently, a gap exists in the literature regarding manpower training and development and organizational growth in the Nigerian manufacturing context, which this survey tends to fill. Hence, this study examined how best training can be used for employees to reduce waste, incessant level of industrial accidents, labour turnover, lateness to work, fatigue, and absenteeism in order to ensure the survival and growth of the banking industries. This therefore necessitated the need for the specific research questions for the study:

- To what extent has training needs been impactful on employees' productivity and development.
- What are the criteria for selecting workers for training in the banking sectors?
- How has training been used to motivate workers and prepare them for higher challenges or tasks?
- What effect does business environments have on the training programmes and development of workers' performance?

Statement of Hypotheses

Based on the statement of problem, the following hypotheses are formulated:

H₀₁: Training does not have positive effect on employees' productivity and development

H₀₂: On-the-job training and off-the-job training are not likely to influence organizational performance

H₀₃: There is no positive effect between employee's training need and innovation

Significance of the study

The research will be beneficial to all service organization especially the banking sectors as it emphasized the need and encourage the establishment of policy guidelines on the efficient and effective training and development programme. The study shall have a great impact on individuals, organization and the society at large. Subsequently, it will enhance and the society at large. Subsequently, it will enhance good suggestions for achieving better performance enhance good suggestions for achieving better performance through an effective training programmes. Moreover, the study shall provide framework which will assist business organization and the society as a whole on how to evolve an enduring training programmes

capable of achieving the desired result for an organization. It will help managers of various organizations to generate ideas and solution to problems based on the best way to run training in their organization in order to achieve desired goals and objectives. It will equally be useful to small scale business, large corporations, management and consultants, practitioners, and universities, college of education and to the government. It will also help researchers to know more about training programme as a tool for improving employees' performance. Finally, it will be of great value to management, researchers, investors, government and students as a point of reference and will equally form the basis for further research study.

LITERATURE REVIEW

Human Resource Training

It will be of great important to review some literature on the concept and probably analysis the current or modern dimension through which training are being practices (Chandramohan, 2008). When worker is being trained, there is an expectation of skills acquisition and advancement in knowledge regarding the work which will consequently assist in solving some technical problems rising from the work productivity. In the case of training, Fajana (2002) in his book "Human Resources Management" defined training as continuous procedure of obtaining specific information, increasing skills and learning concepts, rules or attitude in order to promote effectiveness on a particular job. Training can also be defined as a planned process of inducing those attitudes and transmitting those skills necessary for effective use of ideas and transfer of experience. According to Cole (2007) in his book "personnel and human resources management (fifth edition)" defined training as any learning activity which id directed toward s the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task. Nwachukwu (2003) defined Training is planned and systematic orientation of workers attitude, skills at improving currently and future performance by re-orientating goals employees or workers growth within an organization. Training begins from cradle while all infants seem to response to the world initially in the same way eventually learn in their self-centered responses to personal needs will not work (Boxall, Purcell & Wright, 2007). Little by little, they learn that they must consider the need of others and try to meet their needs in competition in collaboration with others. Balogun and Obasan (2008) in their book "Understanding Organizational Behaviour opined that organization that neither train nor develop their staff will face the problem of quickageing and loss of competitiveness, and the damage of extinction in this millennium. The dynamism and changes in the environments in which organization operate today have become irreversibly, discontinuous, complex, and difficult to comprehended (Champoux, 2000; Chiaburu & Teklab, 2005; Butler, 2008) especially in the banking sectors. The diversity, variability, spasmodic nature and share growth of knowledge especially in the area of information technology make the continuous upgrading of the critical skills and capabilities of workers a major imperative of human resources management. (Oyedijo, 2007) defined training as the activity involved in helping workers to bridge the gap or deficiency between the skills required for their jobs and those they actually possess (Frayne & Geringer, 2000; Goldstein & Ford, 2002). Training on the other hand, is about the use of knowledge. It is utilitarian, instrumental and has direct practical objective in other words, training is intended to have immediate practicable application.

Human Resource Development

Manpower development is also important that knowledge, skill and attitude are the things acquired in training programmes and if none of the those is acquired then the training programmes has not been effective. Kehinde and Oladayo (2007) also defined human resource development as an organized procedure by which people learned knowledge and skill for a defined purpose. It equips the workers especially the non-managerial staff with a specific skill. He further gave examples of the skill learnt as plumbing skills, artistic, typing skills clerical skill etc. It should be noted that all training programmes organized by an organization has and objectives and the major aims of any training programmes is an improvement in job performance or productivity Kozlowski, Gully, Brown, Salas, Smith & Nason, 2001). The improvement in performance and complexity increase in organization have sharply increase the demand for more and better management talents (Hartenstein, 2001; Hutchins, 2009). This came along with changes in workers demand as workers demand for better opportunities more advantages, which led many organizations to respond by broadening the range of educational opportunities. According to peid at all (1997), worker productivity or development is essentially about making learning happen any form of leaning, although usually in the services of some work goal or goals.

Approaches to human resource training and development

The main objectives of human resource development is to improve the potentials of the employees and identifying the different training needs of each individual worker. It is to improve workers' competence, skills and more operative organization's procedures. As a result, their development needs to incorporate a broad range of learning opportunities in an organization. The individuals should also be exposed to the working environment so that they can gain a good understanding of what the company requires to remain successful. Pitfield (2002) is of the opinion that the objectives of training are to improve the abilities, understanding and capacities required to perform job efficiently. Also Akinpeju (2009) postulated that the process of training and development is continuously unique. The considerations for training and development vary in the banking industry. Some of these considerations are not necessarily based on need. The various influences of training are summed up as follows: Administrative approach is based on establishment of Budget and policies. Officers are therefore sent for training based on the availability of funds. Welfare approach is based on superfluous considerations (Klein & Weaver, 2000; Kinicki and Williams, 2003). This is where organizations gives off the job training to an employee not only for the purpose of creating wealth for the organization but also to endow them with the necessary skills that will enable enable them secure employment elsewhere (Boxall, Purcell & Wright, 2007). Political approach is where loyalists, pressure groups and favourites of managers used their status to secure training opportunities over and above their colleagues who in most cases merit the training programmes available. This approach is embedded with lots of discrimination, nepotism, favouritism and god-fatherism (Cornelius, 2001; Edralin, 2004; Cole, 2002; Dale, 2005). Organizational development approach uses departmental training needs as consideration for selection. At the start of each financial year, all Managers in are required to submit a list of their reporting lines and their training needs. This is often used as a basis for enlisting staff for various training/development programmes. Systematic

or need – based training also focuses on the selection process here is based on Identification of training needs. It is used by organizations for growth and development.

Types of Training

The importance of training and development to employees and managers cannot be quantified following the changing pattern in technology. Adequate provision of training needs for employees will go along way in reducing their intention to leave, absenteeism, industrial hazard, etc. Apparently, training needs is not only restricted to the confinement of new employees (Hartenstein, 2001; Hutchins, 2009). The effective training and development of the managers is equally important to employees' safety, efficiency, productivity and fulfillment. It has been observed that continuous training for workers helps to alleviate boredom, fatigue, inefficient and even unsafe work habits. However, various kinds of training are often used by different organization in acquiring and developing the skills and abilities of human resources. The method adopted is often a matter of convenience and the organization policy. Among the option kinds of training are the most popular or often used type of training as identified by Frayne & Geringer, 2000; Goldstein & Ford (2002).

1. On the job training: This is also known as direct instruction. It is one of the oldest forms of training. It is the kind of interpersonal training where somebody who knows the job shows another person how best to perform it. The on the job training requires a direct instruction from the trainer and a specialized knowledge from the trainee (Boxall, Purcell & Wright, 2007). The worker learns as he produce or work. This type of training is conducted either by the worker's immediate supervision at work site or by an expert from another department. The advantages of this type of training method are:
 - The workers use the same materials, requirement and machines for training at the same times for production.
 - The worker is subjected to the same environmental constraints under which he will have to operate.
 - Only those skills needed are impacted on the worker to completely perform a particular job.
 - Apprenticeship training: The method combines on-the-job and regular instructions by combining the practical and theoretical aspect of the job and the worker acquires both skills and knowledge.
2. Off-the-job training: These the worker (trainer) is not on the regular job environment, but is tough a how to do the job in an identical situation using a prototype that would be use act the job site. This type of training is more appropriate for impacting complex skills as it produces broad based trainers who can apply their skills in a verity of work situations (Butler, 2008). This is another form of training which takes place outside the immediate workplace. It requires additional abilities and talents useful to perform a task efficiently (Chiaburu & Teklab, 2005; Akinpeju, 2009). This training is often offered by specialist trainers

who may be outsourced to help with the training. The knowledge and abilities acquired from this training are often used across different areas of the organization. Examples of the off the job training includes group discussions, case studies, role playing, conferences, T-Group, programmed instructions, etc

3. **Class room training:** this is an interactive learning with a specialist or expert instructor. Classroom training has been the basis of employee. Many employees learn best and have the greatest opportunity for retention (Kinicki and Williams, 2003) most especially when they learn from a live instructor in a classroom setting. It gives the opportunity to integrate various learning principles and values in a dynamic environment. It includes lectures, conferences, demonstration, instruction, advanced information and training session similar to class discussion, workshop e.t.c.
4. **Coaching and Understanding:** Coaching is one of the training process which allows an individual participant to acquire and obtain the strategic capabilities and core competencies needed to perform a task efficiently Kehinde and Oladayo (2007). Coaching is often seen as the most effective ways of providing for growth and productivity of workers in an organization through the conscious assessment ofordinates by their immediate boss.
5. **Job Rotation:** This method is used whereby a worker over a considerable time period work in serious of works or job therefore earning a broad range of skills.

Post Training Effects on Workers' Productivity and Development

Employees are the essential strength and important element of gaining distinctive advantage in any establishment of organization and training directly becomes an indispensable tool for its actualization (Falola, Ojo and Salau 2014, Houger 2006). The level of know-how of an employee goes a long way in determining organizational survival and prime over. In the recent time, it was observed that employees proficiency, abilities and talents are directly proportional to the level at which organization can compete with others. Organizations are often faced with incessant level of competitive rivalry due to changes in cultural values, technology, business environments, globalization etc. (Evans, Pucik & Barsoux 2002). Increasingly, the survival of every organization is a dependent factor on employees' training and development (Armstrong, 2006, Goldstein and Ford 2002). However, training and development has become the cornerstone for harnessing employees' competencies and also improving their performance towards the achievement of corporate goals. From this end, it becomes imperative to state that though employees' training could be expensive but its significance cannot be overemphasized most especially when the organization aimed at gaining competitive advantage.

Morris (2003) submits that a school of thought expresses the opinion that if one holds that education and training are expensive, one should try ignorance. It is a fact of life that education and training are continuous processes relevant for solution to problems, answers to question and resolutions to conflicts in all human endeavours. Management is a group of persons responsible for bringing together the human actors and physical factors to provide goods and services to humanities. The development of management will encourage proper

motivation of employees, assurance of consistency in top quality products and services and total satisfaction to all levels of customers in the society. Though, despite all the roles training plays, a lot of organizations have failed to analyze the benefits of training their workers due to same barriers militating against the efficiency of training (Cornelius, 2001; Edralin, 2004; Cole, 2002; Dale, 2005). The major barriers to the effective discharge of the training responsibility has been identified by Amao (1993) as lack of commitment to top management and inadequate budgetary allocation of funds for training. Akosile et al (2001) also highlight some problems or barriers to effective training as difficult in determining the need for learning, motivational problem: what do we do to make workers perform at required level right speed and learner standard, using of inappropriate training method and evaluating attainment of training objective.

Business Environment vis-a-vis Manpower Development

The competitive pattern of business environment is persistently changing, so, it becomes necessary for organizations to continually provide a conducive environment, train and develop their employees in order to cope with both present and future contingencies. Studies have indicated that many organizations have not recognized the adverse effect of having unqualified, under developed, unexperienced and untrained employees. Most organizations sees training and development as a dependent variable on other factors that could help an employee to develop (Brodie, 2006; Butler, 2008; Clardy, 2005). So many organizations send their employees on a training programme when they do not have the machines or equipment which they can use to practice when they return from such a training. This is wasteful and should be avoided. In order to achieve the result of training employees for better output, it becomes imperative for organizations to choose a good location in training whether on the job or off the job training and also choosing of the right instructor. Cornelius, 2001; Edralin, 2004; Cole, 2002; Dale (2005) added that the instructor must be knowledgeable, highly committed, an achiever and a problem solver who can make things happen. If an employee joins an organization, he/she should be familiar with the job, and the people he is to work with, and the environment he is to work with. It becomes unavoidable for such employee to know the personnel policies, the dos and don'ts of the organization (Klein & Weaver, 2000; Kinicki and Williams, 2003). However, some studies identified that induction programme may create negative feeling depending on how it is handled. This is true because some employees come in with some high degree of expectations and if the induction programme shows otherwise, hate at first sight may set in and demoralize the employee. It is therefore necessary to be careful in handling induction programmes (Ongori and Nzonzo 2011; Oribabor, 2000; Rothwell & Kazanas, 2004). A trained worker will always be willing to accept responsibility for their decisions and have strong commitment and values to place the organizational objectives above their own. The inevitability of training and development has contributed to the success and failure of many establishment of organizations (Akosile, 2001; Aguinis, 2009). It gives success when employees training needs are identified while failure set in when they lack the necessary skills and abilities or when there is no channel to practice what is being trained for Kozlowski, Gully, Brown, Salas, Smith & Nason, 2001). Here, managers play a significant and indispensable role in promoting the career development of employees in the workforce and thereby influence organizational success. Managers must act as a teacher, supporter, counsellor and instructor by providing advice and suggestions on further career development through performance appraisals (Frayne &

Geringer, 2000; Goldstein & Ford, 2002) while at the same time paying heed to the career objectives of the employee and adapting the employee's development plan to meet those objectives. Identification of training need assists management to identify and measure the strengths and weaknesses of employees with regards to their knowledge, talents, and abilities of employees to meet career objectives. To effectively do this, managers must be provided the right resources to help employees replace knowledge, skills, aptitudes, capabilities and abilities required.

METHODOLOGY

The research design employed for the study was the survey design in order to study the population to unveil the effects of manpower development on job performance in an organization. The population used for the study were the staff and management of some selected banks in Lagos metropolis. The populations used for the study were sample from all the staff of the selected bank that is into various categories e.g. management, supervisors and other staff. A sample size of two hundred and thirty five (235) questionnaires was used for this study and the respondents were selected randomly from the list of the employees within the rank of managers supervisors and other staff within the organization. The sources of data used for this research study was primary source of data. The designed questionnaires was personally distributed by the researcher directly to the selected respondents. Upon presentation of the questionnaire to a particular subject, the researcher verbally explained the rationale behind the survey and the necessary instruction on how the questionnaires would be filled. Emphasis will be laid on the accuracy as a means of influencing valid, reliable and efficient decisions based on the research findings. In order to give a more scientific and empirical answer to the questions posed in research question and to fully and properly test for the stated hypothesis, a Correlation Analysis was adopted using SPSS, that Statistical Package for Social Sciences and Chi Square. The reason for chosen this method is that it helps to examine the relationship that exists between or among variables.

ANALYSIS AND RESULTS

A Total number of two hundred and thirty five (235) questionnaires were distributed to the respondents and out of which only one hundred and eighty five (185) questionnaires were retrieved, filled and returned by the respondents.

Table 1 shows that the questionnaires were filled by 80 females (43.2%) and 105 males (56.8%) and therefore, there were more male respondents than the female respondents in this survey. The table also shows that 54(29.2%) of the respondents were within the age group of 21-30 years. the vast majority of respondents fell between the age group of 31-40 years representing 104(56.2%) of population. 19(10.3%) were within the age bracket of 41-50, and 8(4.3%) respondents fell between the age of 50 and above. It is therefore evident that 56.2% of the studied respondents were categorised within the age of 31-40years, which is an indication that the respondents are active members of the organisation. The marriage status indicates 96 of the respondents are single (51.9%). It also shows that 89 of the respondents are married and divorced (42.1% and 46.0%), which indicates that were more single respondent than the married respondents in the survey.

Table 1: Respondents Demographic Characteristics

Demographic Characteristics		Percentage (N=185)
Gender:	<i>Male</i>	56.8%
	<i>Female</i>	43.2%
Age:	<i>21 – 30 years</i>	29.2%
	<i>31 – 40 years</i>	56.2%
	<i>41 – 50 years</i>	10.3%
	<i>51 years & above</i>	4.3%
Marital Status:	<i>Single</i>	51.9%
	<i>Married</i>	42.1%
	<i>Separated/Divorced</i>	6.0%
Educational Qualification:	<i>OND/NCE</i>	9.7%
	<i>B.Sc/HND/BA</i>	65.9%
	<i>M.Sc/MBA/MA</i>	20.0%
	<i>Others</i>	4.3%
Work Experience (Overall):	<i>0 – 5 years</i>	57.3%
	<i>6 – 10 years</i>	30.8%
	<i>11 – 15 years</i>	9.7%
	<i>Above 15 years</i>	2.2%
Management Level:	<i>Top management level</i>	8.9%
	<i>Middle management</i>	26.8%
	<i>Lower management</i>	64.3%

Table 4.6 shows that 9.7% of the respondent had OND/NCE qualification, 65.9% of the respondents are having HND/BSc, 20.0% of the respondents are having MSc/MBA while 4.3% of the respondents are having other type of qualification. Its evidently indicated that most respondents are having HND/BSc. Evidently, Table 4.4 shows that with less than 5 years work experience were 57.3% of the 185 respondents which could be referred as the largest group of the studied respondents, however, 6-10 years work experience took a share of 30.8 while 11-15 years work experience took a share of 9.7% and 15years above took a share of 2.2%, all summing up to 100%. It can be concluded that majority of the respondent have work experience of 1-5 years. From the analysis take from the table, 8.9% of the respondents were categorised as top level management, 26.8% were middle level management and 64.3% were categorised as lower level management, which shows that the majority of the respondents were lower level management.

Hypotheses testing

H₀₁: Training does not have positive effect on employees' productivity

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.699(a)	.488	.487	.550

a Predictors: (Constant), TRAINING

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	92.449	1	92.449	305.134	.000(a)
	Residual	96.953	320	.303		
	Total	189.401	321			

a Predictors: (Constant), TRAINING

b Dependent Variable: EMP.PROD

The results from the model summary table above revealed that the extent to which the variance in employees performance can be explained by training is 48.8% i.e (R square = 0.488). The ANOVA table shows the Fcal 305.134 at 0.0001 significance level. Training significantly affects employees' productivity.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	1.189	.127		9.383	.000
	TRAINING	.635	.036	.699	17.468	.000

a Dependent Variable: EMP.PROD.

The coefficient table above shows the simple model that expresses how training assists organizations to increase employees' productivity. The model is shown mathematically as follows; $Y = a + bx$ where y is increase in employees productivity and x is training, 'a' is a constant factor and 'b' is the value of coefficient. From this table therefore, (SALESMEASURE) = 1.189 + 0.635TRAINING. This means that for every 100% change in employees' productivity, training contributed 63.5%

Decision

The significance level below 0.01 implies a statistical confidence of above 99%. This implies that training assists organization to increase employees' performance. Thus, the decision would be to reject the null hypothesis (H_0), and accept the alternative hypothesis (H_1).

H_{02} : *There is no relationship between on the job training and off the job training.*

Correlations

		ONTHEJOBTRAINING	OFFTHEJOB
ON THE JOB TRAINING	Pearson Correlation	1	.476(**)
	Sig. (2-tailed)		.000
	N	185	185
OFF THE JOB TRAINING	Pearson Correlation	.476(**)	1
	Sig. (2-tailed)	.000	
	N	185	185

** Correlation is significant at the 0.01 level (2-tailed).

The relationship between the variables (on the job training and off the job training) was investigated using Pearson correlation coefficient. The results from table above show that there is a significant positive correlation of (0.476) between both variables at 0.0001 level of significance. Statistically, the study found out that there is a significant relationship between on the job training and off the job training, we therefore reject the null hypothesis (H_0), and accept the alternative hypothesis (H_1).

H_{03} : There is no positive effect between employee's training need and innovation

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620(a)	.384	.382	.605

a Predictors: (Constant), TRAINING NEEDS

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	73.139	1	73.139	199.595	.000(a)
	Residual	117.261	320	.366		
	Total	190.400	321			

a Predictors: (Constant), TRAINING NEEDS

b Dependent Variable: INNOVATION

The results from the model summary table above revealed that the extent to which the variance in innovation can be explained by mentorship is 38.4% i.e (R square = 0.384). The ANOVA table shows the Fcal 199.595 at 0.0001 significance level. Employee's training needs significantly affects innovation in business.

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	1.771	.139		12.715	.000
	TRAINING NEEDS	.564	.040	.620	14.128	.000

a Dependent Variable: INNOVATION

The coefficient table above shows the simple model that expresses how employees' training assists organizations to increase innovation. The model is shown mathematically as follows; $Y = a + bx$ where y is increase innovation and x is mentorship, a is a constant factor and b is the value of coefficient. From this table therefore, (INNOVATION) = 1.771 + 0.564 TRAINING NEEDS. This means that for every 100% change in innovation, training contributed 56.4% . since, the significance level below 0.01 implies a statistical confidence of above 99%. This implies that training assists organization to increase on innovation in business. Thus, the decision would be to reject the null hypothesis (H_0), and accept the alternative hypothesis (H_1).

FINDINGS AND CONCLUSION

Training has been observed as part of human development. Human development is a process of enlarging people's choices. The findings pointed that no organization becomes effective and efficient until the individual have and apply the required skills and knowledge. In the selected banking sectors, before training or development programmes are organized efforts are made through individual supervisors and Relationship Managers to identify the training needs of their reporting lines. After the training and development programmes, an evaluation is carried out by the Human resources Group to ascertain the effectiveness of the programme in line with the need, which had been identified. It is worthy of mention that organization development follows the development of individual who form the organization. From the data gathered it is observe that training has a positive impact on workers' job performance in the selected banking industries. Apparently, it was discovered the Nigerian banking industries have pegged the minimum number of training/development courses to be attended by each member of staff within a financial year. Absence of these programme often manifest tripartite problems of incompetence, inefficiency and ineffectiveness. The study of Oribabor (2000) corroborate with the findings of this study that training and development aim at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organization growth, also Brodie, 2006; Butler, 2008; Clardy (2005) postulated that no organization can survival without equipping her employees with the necessary skills. Man is dynamic in nature, the need to be current and relevant in all spheres of human endeavor's, make staff development a necessity, to keep track with current event and methods. Training has also contributed to the motivation of workers when a worker either directly or indirectly in achieving the organization goals.

MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

The importance of incorporating training into organizational or institutional roles the staffing of these roles and the entire process of direction and leading people must be premised on knowledge and skills. Manpower development is aimed at bring desirable changes in the behaviour of the trainees. It is an education activity, informatives, creating awareness and the actual imparation of skills whenever such activity may be conducted. The specificity of training distinguishes it entirely from education. Training is the provision of specific job related from skill such as the operation of machines operator towards careful identification of training needs. The need for improved productivity in organization has become universally accepted and that it depends on efficient and effective training. It has further become necessary in view of advancement in modern world to invest in training. To this end, the banking industry in Nigeria is focusing on the enhancement of staff competence and the bridging of identified knowledge gaps which, to a large extent, impede of staff performance and effective service delivery. Thus, the role played by staff training and development can no longer be over-emphasized. However, the need for banks to embark on staff development programme for employees has become obvious. A method of training where an unskilled person understudies a skilled person. The Nigerian banking industry is structured in such a way that every supervisor has an understudy. These understudy staff are known as Back-ups. Responsibilities of the line manager are often times passed to the Back-up to better prepare him/her for any unplanned gap in the system. Teaching by example, whereby the skilled worker performs the job and the unskilled closely observes so as to understand the job. This

is more common with the Operations personnel. This is done through industrial attachment for the purpose of skills and technology transfer. It is therefore achieved through placement of an individual within another area of relevant work or organization. The effect is the acquisition of practical and specialized skills. Based on the findings, training is a vital tool for workers job performance enhancement and increase in organizational productivity. It was recommended that the impact of training should be reviewed on a Continuous basis i.e. periodically at every quarter furthermore, several training programmes should be evaluated and selection for training should be based on all criteria for selection, most especially on the qualification and challenges faced on the job. Finally, management should always use the result of training for promotion an incensement in remuneration package to motivate workers. Adequate provision should be made available for training in terms of training programme finally, that training needs should be determined as well as the trainer consultant who will facilitate the training programming of sourced externally and if materially, those with vast years of experience on the job.

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