

**IMPACTS OF TRAINING AND DEVELOPMENT ON EMPLOYEES' PRODUCTIVITY
IN FIRST BANK OF NIGERIA PLC, OSOGBO.**



BY:

ESTHER OREOLUWA ODESANYA

PROGRAM:

M.A HUMAN RESOURCE MANAGEMENT

SUPERVISOR:

DR CAITRIONA HUGHES

STUDENT ID:

X19106793

SUBMITTED TO THE NATIONAL COLLEGE OF IRELAND

AUGUST 2020

ABSTRACT

The study critically assesses the impact of training and development protocols implemented by Management of First Bank Nigeria Plc, Osogbo Branch for its 132 employees spread across four of its branches situated in the Osogbo area in Osun state, Nigeria. The bank is Nigeria's premiere financial institution and a customer-first choice in this sector. Longevity and a solid financial base are linked to its positive public perception. This is reflective in the fact that it debuted in 1894 as the first bank in Colonial Nigeria and has expanded over the years up to some 750 branch networks nationwide plus two foreign offices in London and New York and a customer base of some 100 million. However, this view evinces only one side of the picture as customers also paint a harrowing picture of undue delays and long queues in its numerous banking halls – it is a trend that seems pervasive nation-wide.

The study problematizes that inadequacies of training and a general lack of ready access to new IT systems and other ancillary operating protocols have sadly hampered the bank's employees from developing new customer care service skills outside the rather austere strictures of the hitherto manual applications in providing support services for their customers. This also adds up to undue bureaucratic bottlenecks stemming from overt centralization of the bank's operations where every major operational decision must flow from Lagos down to the branch offices. Four study objectives were adopted: first, to identify potential trajectories for employees training needs; second, to critically assess viability of ongoing types of training and development currently being implemented; third, to determine the real time outcomes of these strategies on enhanced employees' job performance over time; fourth, to proffer new ways and means needed to stem this ugly tide and to reposition the bank on its enviable standpoint as Nigeria's truly number one bank.

The theoretical standpoint for the study discourse is anchored on an admixture of three key Human Resource Management (HRM) theories: human capital; resource based and expectancy frames of analyses. These theories were utilized to link the import of manpower as a vital

component of the bank's inherent operational capacities, including also the dire need to source for, constantly re-train and retain highly skilled and intellectually competent human resource base. These two are further linked again to the nexus of matching employees' needs of job satisfaction and corporate needs of enhanced employees' job performances. A structured research questionnaire based on the Likert scale was utilized for primary data collection in addition to analysis of secondary data. A Survey research methodology was also utilized as an ancillary analytical technique applied through use of several tabular formats based on a descriptive analytical approach as aided by use of the Statistical Package for Social Sciences (SPSS) 2.0 version.

Two critical research variables were privileged in the analysis: employees' productivity (and by implications employees' job satisfaction); and training cum development strategies currently implemented by the bank for its employees. Linkage between the two variables has been represented mathematically as follows: $y=f(x)$...

Where: y represents the aggregate of the dependent variables or employees' productivity, and x represents the aggregate of the independent variables or elements of training and development variables. The employees' productivity (and by extension, job satisfaction) is assumed here to be a function of training and development, i. e. $y=f(x)$.

The study concludes that current training and development strategies in the bank have not had a significant impact on enhanced employees' job performance owing to the overbearing impacts of resistance to novel changes to existing operational protocols that should require acquisitions of new IT systems. This adds up to undue bureaucratic bottle necks at the head office of the bank also resulting in delays in decision making processes at the branch offices, especially, in such vital areas as the need for constant state-of-the-art employees' training and development programmes, especially in the areas of IT-based customer care service deliveries.

DECLARATION

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Name: Esther Oreoluwa Odesanya

Student Number: X19106793

Degree for which thesis is submitted: M.A. Human Resource Management

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Date: 19/08/2020

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Date: 19/08/2020

ACKNOWLEDGEMENT

Working on this project “Impacts of Training and Development on Employees’ Productivity in First Bank of Nigeria PLC, Osogbo” was a source of immense knowledge for me.

Firstly, I thank and give God glory for successfully seeing me through this journey.

Secondly, I would like to express my special thanks of gratitude to my supervisor, Dr Caitriona Hughes, for her patience, support, words of encouragement and time throughout this study. Her suggestions and her guidance have served as the major contributor towards the completion of this project.

Finally, I take my deep sense of gratitude and reverence to my family, my mother in particular and friends for their prayers, encouragement and support, especially in this period of the COVID-19 Pandemic, I am immensely grateful.

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CHAPTER ONE

INTRODUCTION

One vital component of every national economy is the banking sector. This is given the fact that virtually all productive economic activities invariably depend on sizeable capital outlays to thrive on. These resources naturally and substantially flow through banks most of the time. In Nigeria, First Bank Plc occupies a premiere position given the fact that it was the first of its kind to open shop in Nigeria in 1894. And with some over 750 branches nationwide and a customer base of a handsome 100,000,000, and an employee base of some 9,014 (First Bank Plc, 2019), it is indeed a banking colossus in Nigeria as of today. But this posture only evinces one side of the picture as the bank is also mired in a myriad of challenges which it is currently trying to cope with.

Top on this menu, are such issues as overcrowded banking halls, poor customer care services and undue delays arising from sundry bottleneck bureaucracies. Central to these sundry challenges is the fact that the bank has been slow in adopting new state of the art IT technologies whilst still relying largely on '*manualization*' of customers' service deliveries, especially, outside most of the big urban centers. As it were, management of the bank obviously has belatedly started to wake up to realities of these sundry challenges by acquisition of some modern IT systems and there is a current programme for training and development of staff across its multiple branches nationwide to deploy such systems. Going by the foregoing analogy, the human resource departments across the bank's numerous branches nationwide have been experiencing a beehive of activities in the recent times. But they are challenged to implement training directives from the headquarters in Lagos.

1.1 Background to the Study

The practice of human resource management is changing drastically around the world at a very high rate. Currently, the productivity of employees has become an urgent concern for employers. The focus here has been to make them perform their responsibilities better and to achieve organizational goals and objectives maximally. A robust employee training protocol is an important part of human resource practice and this will enhance employee productivity and boost

the organization's ability to compete favourably with its rivals (Edralin, 2004; Vemic, 2007). The purpose of employees' training and development is to improve their knowledge, skills, competence and their ability to discharge their duties and responsibilities more effectively and efficiently (Naveed, Nadeem, Maryam, Zeesham, & Naqui, 2014).

Well planned and properly organized training and development programmes will assist the employees to learn and assimilate competences that are job related. In the business world, training and development are regarded as a necessity because of the significant importance they play in the lives of employees in particular and organizations in general (Anam, Rashi, Rad, Mizana, & Anam, 2013). However, every organization must decide the best training and development programme suitable for its different categories of employees. This will also depend on the training and development needs of both the employees and the organization. The role of training and development of employees is to bridge the existing gap between knowledge and competency needed to perform the job by the employees. Employees' training and development has the purpose of enhancing employees' knowledge and capability which will lead to a positive change in behavioral modification and hence better performance of daily chores effectively and efficiently (Lynton & Pareek, 2000).

Technological breakthrough is fast changing the face of business. Training and development are used as helpful ways by which organizations can cope with such changes occurring especially in the field of technology with its attendant impacts on product innovation and increased competition amongst companies. By extension, this will affect organizational structure as well as improve the productivity of employees including corporate productivity as a whole. Thus, for organizations to plan, develop and achieve their predetermined objectives and goals, it is of utmost importance that their staff must be docile and demonstrate potentials to fit into the contemporary dynamic business environment (Garavan, Hogan & Cahir-O'Donnell, 2003).

For the development of employees' productivity in an organization, the significant role played by training and development should be taken with all seriousness. This is because it has direct impact on employees' productivity and overall corporate performance (Aruna & Anitha, 2015). This research portends to focus on some elements of training and development such as the

various factors affecting training and development of employees, various methods of training and development available to employees and how successful the training methods are, including the strategies that can be employed with the hope of improving training and development of employees in First Bank of Nigeria, Plc, Osogbo branch.

1.2 Statement of the Problem

In spite of the huge profit margins and favorable customers' outlook of First Bank Plc, it is still mired in a myriad of challenges that have obviously mitigated efficiency in its customer's service deliveries. Scenes of overcrowded banking halls, undue delays of customers at the service counters and other numerous bureaucratic bottlenecks have been different dimensions of the tales of woes often recounted by customers in most of its branches nationwide, especially in the Osogbo area office. Obviously, this ugly picture seemingly points to a general lack of or outright poor customer service delivery protocols. Such an ugly picture is at great variance with the bank's generally acclaimed high credit profile rating and premiere position it occupies within the banking sector in Nigeria. This study will therefore attempt to interrogate immediate and remote causal factors responsible for this disjuncture in the bank's overall operational protocols and with a view to proffering feasible solutions on how to mitigate the sundry challenges currently besetting it.

1.3 Research Objectives

The broad objective of this study is to examine and appraise the impact of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo branch. The specific objectives are to:

- i) Identify the various factors necessitating training and development for employees of First Bank of Nigeria Plc, Osogbo area.
- ii) Investigate the different types of training and development methods given to employees of First Bank of Nigeria Plc, Osogbo area.
- iii) Examine the outcomes of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area.

- iv) Recommend the strategy that can be used to improve training and development of employees in First Bank of Nigeria Plc, Osogbo area.

1.4 Research Questions

The primary purpose of this study is to evaluate the impact of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo branch. Based on the objectives of the study, the following research questions will suffice to guide this study:

- i. What are the various factors necessitating training and development for employees of First Bank of Nigeria Plc, Osogbo area?
- ii. What are the different types of training and development methods given to employees of First Bank of Nigeria Plc, Osogbo area?
- iii. What are the outcomes of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area?
- iv. What are the strategies that can be used to improve training and development of employees in First Bank of Nigeria Plc, Osogbo area?

1.5 Research Hypotheses

In order to address the research questions raised in section 1.4, the following null hypotheses are advanced for this study and will be tested in this research work.

Hypothesis 1

Ho: There is no relationship between the various factors necessitating training and development and employee's productivity in First Bank of Nigeria Plc, Osogbo area.

Hypothesis 2

Ho: There is no relationship between the different types of training and development methods and employee's productivity in First Bank of Nigeria Plc, Osogbo area.

Hypothesis 3

Ho: There is no relationship between the outcomes of training and development and employees' productivity in First Bank of Nigeria Plc, Osogbo branch?

Hypothesis 4

Ho: There is no relationship between the strategy that can be used to improve training and development and employee's productivity in First Bank of Nigeria Plc, Osogbo area?

1.6 Significance of the Study

Banks in Nigeria play an important role in the nation's economy. So also, the role played by employees in these banks cannot be overemphasized. This study provides a fresh framework for greater understanding of the impacts of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area. It is expected that the findings of this study will help highlight the ways in which human resource training and development can be beneficial not only to the career development of employees, but also to the corporate performance of the organization as a whole as well as research endeavors across the academia.

1.7 Scope of the Study

This study will attempt to explore the phenomenon of training and development and its impacts on employees' productivity in First Bank of Nigeria Plc, Osogbo, Osun state, Nigeria. It is also a study focused on the banking sector of the Nigerian economy. This study focus will cover all the employees of four branches of First Bank of Nigeria Plc, in Osogbo metropolis.

1.8 Operational Definition of Terms

Development: This is a process of helping employees to improve their capacity to plan, diagnose problem, and proffer appropriate solution and generally to improve their decision-making skills and competences.

Employees: This implies anybody employed by an organization and is entitled to salary or wages.

Learning: It seeks to know the extent to which a trainee has been able to learn the fact, principle and approaches which are contained in the training programme.

Performance: This refers to the degree of accomplishing of the tasks that are composed in an individual job detail.

Productivity: This simply measures the ratio of input or output of employees' effort.

Trainees: These are the members of staff that are trained in various course outlines by the training department.

Training: Skill enhancing programmes organized for workers. It is one method of improving performance. It is mostly defined as learning and involves that which is basically related to job performance.

Training design: This is the process through which a blueprint of instruction concerning employees training and development is implemented.

CHAPTER TWO

LITERATURE REVIEW

It is a truism that all known human organizations rely on at least three critical resource bases to maintain their corporate integrity, profitability or survival over time. These are: capital, goods or services they offer in the marketplace and the quality of their workforce. However, the general literature in this area of study seemingly evinces the fact that, of the three variables, the human resource component occupies a premiere position and hence has often been considered a quintessential requirement for any organization to develop a solid competitive edge over its rivals in the marketplace. As Harel et al (1999) posit, the real competitive value of any modern organization inheres largely in its intangible or intrinsic human resource capacities rather than in its extrinsic and tangible physical stature.

If we take the foregoing analogy as given, it becomes evident that the survival or failure of any corporate organization can largely be attributable to the manners it handles its staff training and development protocols. Furthermore, it is pertinent at this instance to unpack a series of related concepts that portend to aid our understanding of this remarkable organizational phenomenon. We will also have a dire need to unpack a series of theoretical frames used widely by scholars to explain this phenomenon. The concepts selected here consist of employees training; organizational performance and employee performance, training and employee performance; motivation; employees' performance and employees' job satisfaction, training and development process. On the other hand, the theories to be discussed here include human capital theory, resource-based theory, and expectancy theory of motivation.

2.1 Conceptual Review

a) Training

Training is a closely associated concept with that other notion of human capital development. It is the meat of human resource development in any organization. This pertains largely to development of the knowledge and skill base of the workforce as well as to offer employees new

skills and knowledge in the ever-dynamic realm of the incumbent globalized business environment. Scholars in this area of study have proffered sundry definitions for this phenomenon. Some of these frames of analysis are highlighted here in the foregoing.

Ngu (1994) captures training as a so-called behavioral modification that integrates individual employee aspirations with organizational needs and goals. Behaviour in this instance is the composite of an employee's intellectuality (cognition) that aids his skills, as well as his social attitude (attribution). This is the cumulative of an employee's capacities to attribute logical values to environmental stimuli which he reacts to when and how he so desires. Training here connotes an attempt to enforce employees' existing mindsets (especially, where they are positively socializing) as well as help them to imbibe new mindsets attune to the kinds of pre-set and permissible limits of interactions at the workplace.

Atiomo (2000) adds that, training means a process that leads to the acquisition of knowledge, skills and attitudes needed by employees to perform their jobs better in the ever-dynamic workplace due to social change. A reference to social change as a trigger for employee training is succinctly captured by Cole (2002) who opined that, training makes better sense when viewed largely as a means to manage organizational change processes. Glueck (1986) envisages training as a modification of behaviour, knowledge as well as sizeable means of motivation of employees to become more productive at the workplace.

Onasanya (2005) captures training as a form of specialized education intended to improve an employee's knowledge, skill and attitude. This conception encompasses both a formal and informal learning process to which the employee is exposed to periodically so as to afford him opportunity to imbibe the requisite job skills, attitudes and knowledge needed for enhanced job performance. Goldstein (1980) perceives training as a systematic acquisition and development of employees' knowledge, skills and attitudes aimed at increasing job place productivity and employees' personal job satisfactions.

Olaniyan et al (2008) conceptualizes training as a systematic development of employees' knowledge, skills and attitudes – the holism of what makes an individual a human being in the first place. Adeniyi (1995) describes it as a composite of training and development activities

aimed at significantly making the employees to be more effective and profitable to their organizations. Oribabor (2000) adds that, training is synonymous with development and an exercise aimed at improvements in an organization's workforce in such areas as technical know-how, depth and masteries of operational concepts and theories needed to boost overall managerial competences within the organization.

Sims (1998) informs that skills acquisition is a major component of each training exercise. In this light, he identified three different types of skills as consisting of: *technical skills* – proficiencies in the job schedule; *human skills* – effectiveness as a dependable corporate team member; and *conceptual skills* – ability to conceptualize a holistic view of the organization as a systemic whole composed of interactively functional and inter-dependent unit parts. Isyaku (2000); and Akinpelu (1990) however opined that every training process must strive to be ideally continuous and repetitive in format and conception. However, to achieve the primary objectives of employee training, it is obvious that there is need to adopt different models, methods and approaches as per the operational need's assessments of an organization. There exist two broad typologies of employees' training and development models: On-the-job and Off-the-job training models. These will be highlighted hereunder in the preceding subsection.

b) Types of training models

i) On the job training

According to Olaniyan et al (2008), this typology consists of a range of activities: Induction training (for new employees to acquaint them with the organization's modus operandi and operational or working environments); Apprenticeship training (where a new employee is made to understudy a superior employee already active in that job schedule); Demonstration training (where an employee is made to directly observe the formalities or procedures required in a given job schedule in practical terms); and Vestibule training (where an employee is sent for an industrial attachment in a similar job schedule). Save the vestibule training, all other typologies under this cluster occur naturally within a given organization.

Other areas of this training cluster consists of practical updates on IT systems; other task-specific activities within the ambience of a given job schedule; tips on interpersonal skills and workplace social orientations/interactions; customer care service deliveries and corporate-customer relations; tips on how to attain quality output with personally dedicated qualitative inputs

required from the employee; tips on safety and well-being. The holistic menu here in this training module is largely practically oriented and experiential in nature.

ii) Off the Job Training

This type of training consists of what Olaniyan et al (2008) refers to as formal training process dedicated to development of an organization's human resource potentials. The end product of this training module is what Swanson and Holton (2001) succinctly refer to as an 'intellective mental component acquired and retained through study and experience'. Avenues for this type of training include the following: seminars, workshops, conferences, and formal classrooms with outcomes expected to equip the employees with the right mix of operational concepts and theoretical frameworks (Obasi, 1996). Essentially, this training need is purely a mental or an intellectually tasking exercise on the long haul.

c) Types of Training Needs

A reference to types of training needs means the various levels where an organization's needs assessment focuses on. These consist of: strategic needs assessment that embraces the long term objectives of the organization, usually done by top level management officers; tactical needs assessments that are more short term in nature and done mostly by middle level operational officers; and finally we have operational needs assessments that capture an organization's immediate operational needs. These are done by junior level operational line supervisors. In any case, whatever type of training needs an organization conceptualizes, it must have a dedicated focus and import on the employee's development individually and the corporate body as a whole. Two frames of analyses also suffice here for our understanding: these are reactive and proactive training focuses.

d) Focus of training needs

A reactive focus of training need evinces a dedicated response to an intervening variable that portends to distort or enhance an organization's smooth operational rhythm. It therefore demands a timely response so as to forestall any adverse impact in the quest to attain organizational goals as the case may be. On the other hand, a proactive training focus is much more reflective of a strategic and long-term view of any potential challenges or prospect that may beset or enhance an organization's activities in the foreseeable future.

e) Objectives of a training model

There are multiple objectives generally underpinning any type of training model. They consist of the following:

- i) To enhance employees' intellectuality (cognition) Oribabor (2000);
- ii) To enhance employees' job-related skills and competence (proficiencies) Obisi (1996); and Olaniyan et al (2008).
- iii) To enhance employees' workplace ethics (corporate culture and best practice such as attitudinal changes and re-enforcements - attribution) and ease of management employee coordination
- iv) Professional growth and seamless organizational operations (Olaniyan et al, 2008).

f) Importance of employees training

Columbo (2008) asserts that, one of the critical and most effective instruments needed to attain corporate goals is training and its advantages consist of the following:

- i) Promotion of potentials or opportunities for employees that can catalyze organizational manpower continuities
- ii) Acquisition of new skills and knowledge
- iii) Enforcement of team spirit and workplace bonding
- iv) Reduction in rate of employee turnover (this is a position also amplified by Adeniji 2002).
- v) Enhancement of workplace security and safety

g) Organizational Performance and Employee Performance

Ideally speaking, the individual is also synonymous with the organization he represents in the marketplace. Olaniyan et al (2008) assert that organizational development most certainly follows the development of the individuals who form the organization. Employees' successes or failures in the marketplace for instance, would translate invariably into organizational successes or failures as the case may be. This is because an employee is a vital unit part of the organization whilst the organization is also a vital place for income earnings and career advancements for the individual employees. And in this instance, an employee's performance equates his organization's overall performance or productivity.

i) Indicators or measurements of employees' performances

Ahuja (2006) informs that there are numbers of indicators we can utilize in measuring employee or organizational performances. These he recounts as measurements such as: productivity tests, efficiency tests, effectiveness tests, quality tests, and profitability tests. Lipsey (1989) defines *productivity test* as measurements of the capacities of an employee to translate any set of given inputs into desired outputs. Stoner (1996) conceives of *efficiency measurement* as meaning employees capacities to attain goals by deploying available organizational inputs with minimal wastages of resources. Stoner (1996) views *effectiveness test* as employees' capacities to attain pre-set organizational goals. Nassaki (2013) identifies *quality measurement* as employees' capacities to meet customers need with any given output and also adds that profitability measurement can consist of assessment of employees' capacities to garner consistent profits from any given output over long periods. It is a calculus that embraces the ratio of overall sales versus returns on investments. Where the former is higher, an organization is said to be profitable. The converse also holds true here.

j) Training and employee performance nexus

Empirical literature in this area seems to suggest the fact that there is tendency for a dualism to exist in the causation between training and employee performance. One view evinces a positive direct relation whilst the other view shows a negative inverse relation. Studies by Khan (2012); Vroom (1968); Grant (1996); and Ugoji (1988) suggest that there exists a direct positive relation between training and employee performance. This is given the fact that their studies show that training needs generally tended to converge with employees' aspirations and job satisfactions. Other studies by Amuwo (1989); Itami (1987); and Harbison (1978), have shown on the contrary that there is indeed a tendency for an inverse relationship between training and employee performances in some certain unique instances. Such adverse outcomes, according to these scholars, were owed largely to unfavorable external environments and circumstances beyond the control of the organizations under study.

h) Conception of Training and Development

The dual concepts of training and development have been widely operationalized by scholars in this subfield of human resource management (HRM) in a more increasingly synonymous manner. In this instance, development is seen by Sims (1998) as a futuristic focus on acquisition of conceptual skills by an employee whilst training embraces the rubric of technical and human

skills acquisitions. Potts (1998) conceives training as the acquisition of skills but with short term output measurements whilst he differentiates development from the perspective of the imagery of an extension of a type of skills acquisition [obviously conceptual in nature] that pertains largely to long term career growth and advancement for the individual employee. Gomez-Mejia and Cardy (2001) see training as the process of producing employees with specific skills or helping them to correct deficiencies in their performances whilst also differentiating development from the standpoint of an effort to provide the employees with the innate conceptual abilities which the organization will be requiring to stay afloat in business in the foreseeable future. Armstrong (2001) conceives training as a formal and systematic modification of behaviours through learning in the ambience of an instruction within an educational institution including planned exposures to experiential learning contexts. Kirkpatrick (1993) sees training as the teaching of specific knowledge and opportunities for new skills acquisitions by an individual on the job whilst also differentiating development from the standpoint of the career growth of an individual and advanced preparation for future higher-level job placements within the organization. The borderline separating training and development is generally blurred. **Motivation**

Bratton et al (2007) conceives motivation as meaning a cognitive decision-making process that influences the persistence and direction of a goal directed behaviour. Bartol and Martin (1998) add that motivation is the power that reinforces behaviours and triggers a burning need to continue or persist in achieving set goals at hand. Denhardt et al (2008), perceive motivation as an intrinsic state that propels people to behave in particular ways to achieve set goals and purposes. Ryan et al (2000) captures the extrinsic state of motivation as consisting of tangible rewards like monetary payments or awards that induce employees to persist in attainment of set goals. Generally speaking, the composite of motivation has been considered to consist of the following variables: Valency (potentials to induce compliance when an outcome is perceived positively); Instrumentality (a desired job performance outcome); Expectancy (an estimation that a desired outcome exists).

i) Employee Performance and Employee Satisfaction

Employees' job satisfaction is conceived generally as an innate feeling of being attune with or in harmony with one's job details and the workplace environment at large. It evinces a general favourable attitudinal predisposition that compels one to work harder on an assigned job. It is an involuntary personal acquiescence towards one's job and one's job place. Studies by Kim et al

(2005), Armstrong (2006) and Skaalvik and Skaalvik (2011) have succinctly addressed the issue of employee's job satisfaction and its impacts on organization behaviour and productivity.

Studies by Kinicki and Kreitner (2007) points us in the direction of a set of dedicated parameters we can employ in this type of determination. They could be summarized into personal needs fulfilment; personal value attainment; positive perception of job equity; congruency of personal career goals with organizational goals. The general literatures in this area suggest that job satisfaction determinants can also be assessed from two perspectives: intrinsic and extrinsic standpoints. Whilst the intrinsic determinants focus more on an employee's innate value system, the extrinsic determinants focus on hard core variables like cash awards as motivators.

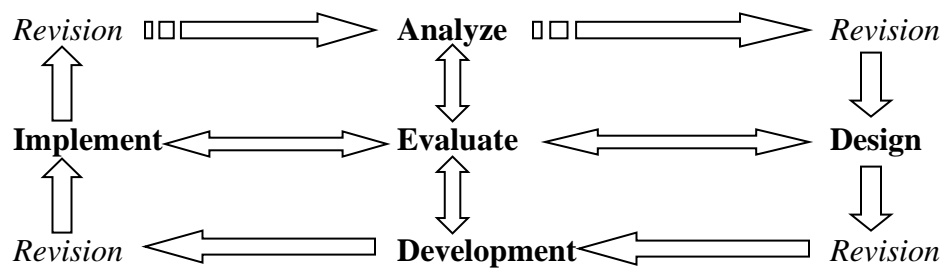
The vital linkage between employees' performance and employees' satisfaction is very fundamental. A series of studies by Adesola et al (2013); Owens (2006) and Chen et al (2004) have all affirmed this strategic linkage. In these studies, possibilities for and actual commencements of robust job training were basis for increased employees' job satisfactions. This is given the fact that such job training helps employees to overcome undue anxieties and frustrations over demands of their various job schedules (Chen et al (2004).

j) Training and development Process

Generally speaking, a determination of what ought to be an ideal training and development process has been conceptualized by scholars using a number of what is called Instructional Systems Designs (ISD) models. These frames of analysis are used to design specific and general training course modules for employees. One notable frame widely utilized is the ADDIE model. Studies by Shelton et al (2006) and Welty (2007) have aptly applied the ADDIE model in their analysis with appreciably good results. ADDIE is an acronym for the multiple steps needed to operationalize a standard training module. They consist of the following phases: Analysis, Design, Development, Implementation and Evaluation. As the general literature in this area suggest, this model is an offshoot of mixed applications of theories of Behaviorism, Cognitivism, Social Learning and Constructivism to the area of employee training and development. It was originally developed at the University of Florida, U.S.A. and was later to be applied extensively in the US Armed Forces training modules around the mid-1970s. Its original intent is to require training instructors to ensure trainees complete one stage of the training process at a time beginning with the first phase before proceeding to the subsequent phases in that sequence. An

overview of the ADDIE frame shows that the first stage of analysis encompasses enquiries consisting of such questions as: who the trainees are going to be and what constitutes their unique characteristic behavioural traits; whether any or all of the trainees require new behaviours or existing behavioural modifications; what learning theories that could best be applied to attain the best training outcomes. The designing phase comes next and it consists of such determinations as to what constitutes the specific and systematic learning objectives required for such a training module.

The next phase is the development stage where the central focus is on how to flesh up all the parameters outlined in the designing phase. Course materials and training procedures are developed as well as integrated training technologies and tools like display or lecture boards are obtained and deployed at the training centre(s). A pilot test run is usually done after such an assemblage to ensure there would be no foreseeable training hitches along the way. The next phase is implementation where the training proper commences, first, with training the trainers before this process moves on to training the trainees. The evaluation phase is usually the end of the process that leads naturally to a series of constant revisions of all phases with a view to rectifying any emergent dysfunction(s) along the way. The ADDIE frame is best captured as a schematic highlighted hereunder as follows:



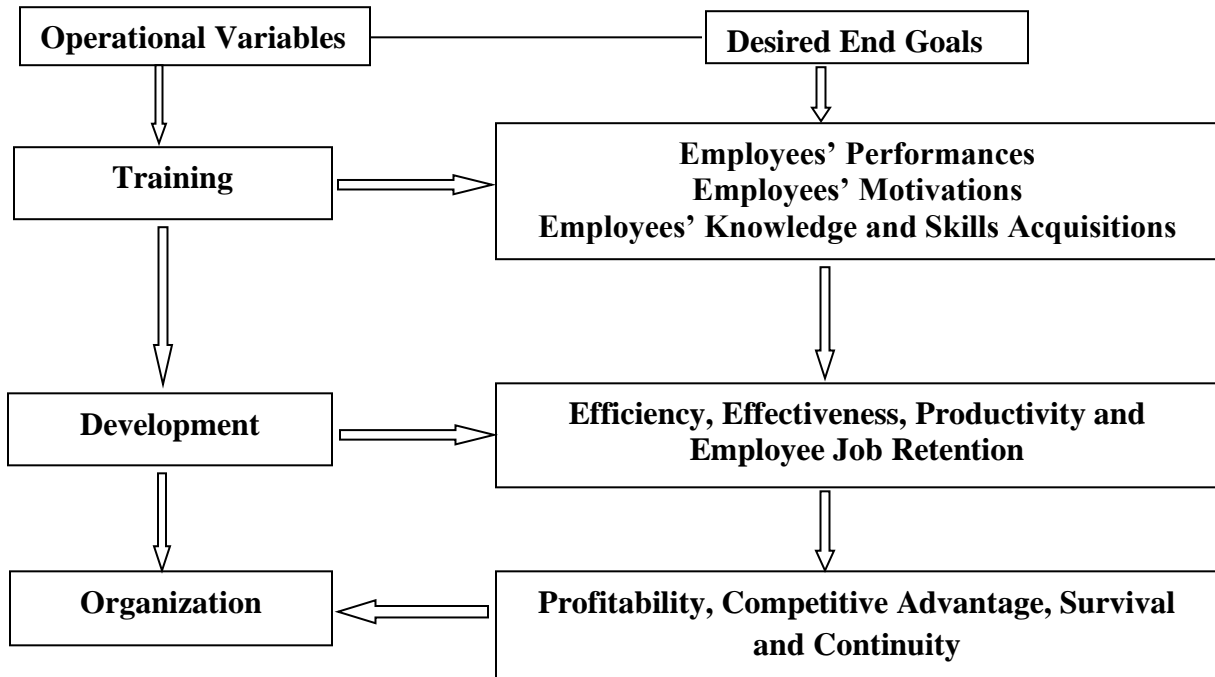
Source: Researcher's own ADDIE Schematic re-modelling (2020)

Figure 1 Schematic Representation of the ADDIE Model

Conceptual Framework

This study has thus far privileged three key operational conceptual variables that aptly address the main thematic thrust of the research itself. These are training, development, and the organization as a chief motivator for performance. In this instance, it is considered useful to

apply these three concepts to devise a working conceptual framework that succinctly captures the valid causation that exists between all three variables and how they are largely going to be operationalized all through this research endeavor. Consequently, the conceptual frame adopted here in this study is represented by the following schematic format:



Source: Researcher's own postulations (2020).

Figure 2 Conceptual Framework

2.2 Theoretical Review

The central focus of this study is on an assessment of the impacts of employees' training and development on workers of First Bank Nigeria Plc. Three theories will be selected to form the main thrust of the study's theoretical review. The rationale for this choice inheres in the fact that their central assumptions are favourably workers centered. Seemingly therefore, they will greatly assist this research better to succinctly explain validity of the causations, first between employees' training and development as the primary motivators for employees' performance. Whilst on the other hand, it will also help to explain the causation between employees' job satisfactions and how performance outcomes align with their personal emotive aspirations for joining such corporations. These theories are: *Human Capital Theory, Resource Base Theory and*

Expectancy Theory – all largely privileging the employee as a prime corporate resource that is needed to be nurtured from time to time.

i) *Human Capital Theory*

This theory has remote roots in Adams Smith's famous '*Wealth of Nations*' treatise where he celebrated the intrinsic values of a nation's human resource base as a necessary and vital component of its economic profitability. The central theme of the human capital theory inheres in the notion that human resources are vital and primary components of any nation's productive process and hence must be nurtured and nourished at all times with the right mix of qualitative education and adequate motivational job incentives. Proponents of the human Capital theory however suggest that, the process of training and development of employees in an organization can be implemented through both formal and informal forms of training and education. The rationale here actually derives from the assumption that an employee who is properly educated through work-place training and other formalized methods, will perform better, earn higher wages and also speed up his career advancements to the top faster than one who is not exposed to such facilities at the work place. The causation between investments in employees' education and their potentials for higher wage earning has been well researched by Becker (1964) and Mincer (1974).

ii) *Resource Based Theory*

This theory proposes that corporations should invest heavily in their resource bases in order to maintain enviable competitive market edge at all times. The work force again is given a premiere position in this resource hierarchy. The rationale for this assertion again inheres in the claimant that a corporation's internalized resources which are both intrinsic and extrinsic in nature, are the ready primers for its enhanced corporate performance and comparative market advantages vis-à-vis its competitors. This is a notion aptly resonated in Lacity et al (2008). Also, according to Rantakari (2010), this corporate resource base is a composite of multiples of heterogeneous factors consisting of: '*Valuable, Rare, In-Imitable, and NonSubstitutable (VRIN)*' resources. He associates a '*Valuable resource*' with the essence of any resource that possesses a potential to create a valuable service needed in the organizational operational chain. Any skill worker logically falls within this category. A '*Rare resource*' is any resource that possesses a potential to produce a potential competitive advantage for a firm over others in the marketplace purely

because it is scarce to find. Any employee who possesses remarkable skill at the threshold of being considered a genius in what he does is a rare resource that can create a potential perfect competition. To achieve this, such a resource must both be valuable and rare at the same time. An *'In-Imitable resource'* is a genius if and when his knowledge and skills cannot be replicated by other firms. Such talents must also be both valuable, rare and cannot be replicated by other firms. A *'Non-substitutable'* resource is one that cannot be approximated with another, whether it being valuable, rare nor in-imitable. Consequent upon this assertion, all organizations have a dire need to effectively and efficiently combine all its resource bases to achieve a strategic market advantage over its rivals.

iii) Expectancy Theory

This theory was very popular throughout the 1960s up to the 1970s and it also has wide applications in such areas as Public Administration studies. This frame of analysis as advanced by the likes of Passer and Smith (2004); Coetsee (2003); Werner (2002); and Vroom (1968) who assume that an employee is naturally and innately equipped with cognitive capacities to make rational choices starting from his decision to take up employment in any organization, to the kinds of wage offers he will be prepared to accept for his labour and to the kinds of conducive work place environment he is willing to acquiesce to. They would therefore accept a job offer where and when these expectations appreciably match with the details of the job offer, mostly in general terms. The vital causation between employees' expectations, their inclinations towards enhanced productivity, as well as, the kinds of potential reward motivators Managers could potentially offer them has been aptly researched by Werner (2002). In his views, an employee will tend to act positively towards enhanced job productivity if and when *'there is reasonable probability'* that such an offer would help him realize some innate personal goal(s).

The notion of employees' motivation is therefore a central theme in expectancy theory. From scholars casting this concept in sundry conceptual molds ranging from perceiving it as a *'process influencer'* by Passer and Smith (2004) to an *'interactive force in the workplace'* by Coetsee (2003) and to a so-called *'driving force'* by Werner (2002), the general discourse on motivation has over time occupied a sizable space in the literature on expectancy theory. This is especially evident as it applies to analysis of employees' expectations and employees' job productivity

causation. However, central to every job-related motivational reward there is a general need to reflect on how it aligns with overall organizational goals since every hard-working employee seemingly translates into an organizationally based goal-centered worker as Coetsee (2003) also reiterates succinctly. Motivations are largely successful when they align perfectly with employees' needs and organizational goals.

Vroom (1968), asserts that successes of motivation would also depend largely on three crucial variables consisting of the following: expectancy, instrumentality, and valence. The notion of *expectancy* implies that there must be a perfect match between an employee's beliefs or projections that when he works harder to attain corporate goals he would be rewarded commensurately. On the other hand, *instrumentality* implies a match between employees' improved job performance and a specific corporate outcome that can either be positive or negatively aligned with their individual career goals attainment. *Valency* in turn means a scenario where the employee attributes positive values to such a job performance outcome in so far as it helps them achieve their career goals. All three components of motivation are therefore dependent largely on the employees' personal perceptive evaluations. Where and where all the three variables are perceived generally as positive, the employees are motivated to work harder while the converse also holds true for them. To better understand Vroom's postulation on expectancy theory, especially, in the light of the causation between all three critical variables, it is essential here to also highlight essences of the so-called Vroom's causal equation highlighted as follows:

$$\textit{Motivation} = \textit{Expectancy} \times \textit{Instrumentality} \times \textit{Valence}$$

According to the equation above, Expectancy, Instrumentality and Valence all add up to equate motivation in a progressive manner. The converse also holds true in so far as when one variable presents a job performance outcome that is generally perceived by an employee as zero or negative, it automatically cancels out the other two variables and the total value of the three variables becomes lesser than motivation. In the light of this, Vroom posits further that the three variables are positively related with each other in that causation.

2.3 Empirical Review

There has been a medley of research work done over time in the area of a general determination of the causation between employee training and employee-organizational performances which form the central theme of this research study. Consequently, this study will review some key empirical literatures in this section with a view to highlighting the sundry areas they portend to inspire ongoing efforts here to effectively prosecute the remaining sections of this study to their logical conclusions.

The first study profiled here is that by Ugoji (1988) titled: *“Breaking the Myths of Rewards: An Exploratory Study of Attitudes about Knowledge Sharing”*. Using secondary data, the scholar sought to test four hypotheses with a view to determine the effect of rewards applied as an independent variable on employees’ performance generally. The result he submits indicates that there is an obvious positive relationship between corporate investment in employees’ training and development and increased levels of employees’ performance.

Amuwo cited in Malaolu et al (2013) also in his piece titled: *“The Effects of Training on Job Performance of the Centre for Management Development in Nigeria”*, assessed the outcomes of a job training programme for some 9,439 employees of this Centre who were originally required to fund their own job training programmes with the proviso that they would be fully reimbursed the full training costs at the end of the process by the Management of the Centre. The results Amuwo posted indicated that, there was an inverse relationship between that training exercise and the Centre’s overall actual turnover for the same period the training exercise ran.

The dysfunctions experienced in this training programme ranged from sundry challenges in the day to day running of the centre’s administrative apparatus, to some employees who were undergoing the training programme at the time reporting that they were experiencing difficulties in raising adequate funds timely to fully complete the training modules. The results he posted at the end of the study indicated an inverse relationship between training and employees’ job performances.

Harbison (1973) also wrote a book which focuses primarily on the conception of *Human Resources as Wealth of Nations*. Whilst highlighting the importance of human resources or the human capital development requirement as a basic or fundamental requirement of any modern nation's wealth base, he avers that in certain unique and difficult circumstances, the processes of training and development of the human capital base can be poorly conceived and poorly operationalized due to emergent operational challenges stemming from the external settings. These challenges are obviously beyond the direct control of any corporation. Consequently, he adds, there are potentials for negative relationship between training and development and organizational performance during those unique difficult moments in national annals, especially as experienced during the financial crises as witnessed in the 1970s. Most training programmes implemented during such periods, he informs further, tend to falter gravely due to sundry externalized challenges like the paucity of funds experienced resulting in huge operational budget cuts across the board at the time by management of the Centre.

Vroom (1968) in his piece titled: *Frontiers for Codification of Knowledge*, beamed a research focus on a determination of the causation between employees' training and performance in Intercontinental Bank of Nigeria. He asserts that training has a direct relationship to overall employees' productivity, employees' knowledge acquisition and overall satisfaction including acquisition of new work skills by employees of the bank.

Grant (1996) in his piece titled: *Does Intrinsic Motivation Fuel the Prosocial Fire? Motivational Synergy in Predicting Resistance* attempts to determine the impact of training and development on public sector employees in the Ghana Ports and Harbours Authority (GPHA). Using a structured questionnaire and personal interviews, he avers that the general responses show that there was a direct positive relationship between the training programme and employees' increased productivity and enhanced employees' job satisfactions.

2.4 Linkage between the theoretical frames and objectives of this study

Three dominant theoretical frames were privileged in this study. They consist of: Human Capital Theory, Resource Based Theory and Expectancy Theory.

- i) *Human capital theory* advances the notion that the skills and knowledge base of employees in any organization are the chief determinants of organizational productivity. There is therefore a dire need to constantly update, upgrade skills and new knowledge acquisition for employees of an organization in order to enhance its market competitiveness through periodic training and development programmes that should run on a continuous basis. As the incumbent global business environment becomes highly competitive and focused on applications of artificial intelligent (AI) systems and other ancillary operating protocols, the urgency for the training and re-training of an organization's workforce cannot be overemphasized here. As a theoretical frame, this frame therefore offers this study a logical rationale needed to amplify the need for a robust training and development programme for workers of First Bank Nigeria Plc generally, but particularly, with emphasis on the Osogbo area office.in Osun state. In this instance, this frame provides the basis for assessments of the various types of training and development currently implemented by the Bank. The central focus here is on how to devise ways and means to enhance new skills and new knowledge acquisitions by staffers of First Bank Plc Osogbo area office. This theoretical frame enables this study to fully address: *Objective i)* to identify the various factors necessitating training and development for employees of First Bank of Nigeria Plc, Osogbo area.
- ii) *Resource based theory* posits that the most important resources of any organization are its workforce. It is therefore essential for any organization that wants to maintain its competitive edge in the marketplace to explore ways and means through robust grand strategy designs aimed at retention of existing highly skilled and knowledgeable workforce as well as attracting others in the marketplace to join its work force. The central focus of management as implied by this theoretical frame therefore is on how to devise an organizational-wide long-term strategy in such crucial areas as: staff recruitment protocols, training and development, employee's retention strategies and a general drive to enhance employee productivity through welfare and other motivational incentives. The demand here as implied by this theoretical frame translates into conception of a holistic view of all aspects of the organization's activities but a focus on the centrality of how to effectively and efficiently develop its workforce potentials as its

nucleus. Again, the question that stares management in the face here is: how do we retain and attract highly skilled and highly knowledgeable manpower in the organizational workforce? This frame of analysis provides a basis to tackle *Objective ii*): to investigate the different types of training and development methods given to employees of First Bank of Nigeria Plc, Osogbo area.

- iii) *Expectancy theory* advances the notion that an employee will become more productive if and when he personally perceives that he is actually adequately compensated for his hard work and there exists an open career growth pathway for him to advance onto higher positions within the organization. Here, job satisfaction translates into a scenario where and when an employee perceives a general convergence of his personal need's expectations and those of his organizational needs. As a theoretical frame, it offers this study the analytical ambience to ascertain the real time impacts of the existing or proposed new employees' training modules in the bank with potentials not only to enhance employee job performance but also to enhance job satisfaction. There has to be a perceptive convergence between the management and an employee for the latter to become highly motivated for enhanced job performance. Again, the question that stares management in the face here is how credibly can we be seen to be motivating employees to achieve enhanced job performance and overall organizational productivity and to what extent are these measures going to yield fruits? This frame of analysis again, offers the study ambience to effectively tackle *Objective iii*): to examine the outcomes of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area.

2.5 Emerging themes from the discussions

Based on the general discussions advanced above spanning the conceptual, theoretical and empirical frameworks, the following themes have been quite dominant in this study. They are as follows:

- i) Training and development are quintessential for organizational growth, productivity and employees' job-place efficiency-effectiveness.

- ii) People are the key resources needed for any successful business operation (resource-based theory).
- iii) Improvement in organizational productivity is largely dependent on efficient and effective training protocols (Olaniyan et al, 2008).
- iv) Improved staff skills translate into organizational growth and marketplace competitiveness (Olaniyan et al, 2008).
- v) Training is a systematic development of employees' knowledge base with a quadruple component: physical, social, intellectual and mental that must come in the right blend (Olaniyan et al, 2008).
- vi) Training and development can occur on-the-job or off-the-job.
- vii) Every training and development process must start with a training needs assessment process.
- viii) Three types of skills are usually embedded in the outcomes of a training and development protocol design: technical skills acquisition (job proficiency); human skills acquisition (efficient and effective team membership) and Conceptual skills acquisition (ability to conceptualize a holistic view of the organization as a systemic whole composed of constantly interactive and inter-dependent functional unit parts).

CHAPTER THREE

METHODOLOGY

3.1 Restatement of Research Questions and Hypotheses

In chapter one, four research questions were stated that this research study wants to provide answers to. Similarly, four research hypotheses were also formulated to guide the study. These research questions and hypotheses were restated here to lead the researcher properly into the methodology of this study.

3.2 Research Questions

The primary purpose of this study is to evaluate the impact of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo branch. Based on the objectives of the study, the following research questions will suffice to guide this study:

- i) What are the various factors necessitating training and development for employees of First Bank of Nigeria Plc, Osogbo area?
- ii) What are the different types of training and development methods given to employees of First Bank of Nigeria Plc, Osogbo area?
- iii) What are the outcomes of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area?
- iv) What are the strategies that can be used to improve training and development of employees in First Bank of Nigeria Plc, Osogbo area?

3.3 Research Hypotheses

In order to address the research questions raised in section 1.4, the following null hypotheses are advanced for this study and will be tested in this research work.

Hypothesis 1

Ho: There is no relationship between the various factors necessitating training and development and employee's productivity in First Bank of Nigeria Plc, Osogbo area.

Hypothesis 2

Ho: There is no relationship between the different types of training and development methods and employee's productivity in First Bank of Nigeria Plc, Osogbo area.

Hypothesis 3

Ho: There is no relationship between the outcomes of training and development and employees' productivity in First Bank of Nigeria Plc, Osogbo branch?

Hypothesis 4

Ho: There is no relationship between the strategy that can be used to improve training and development and employee's productivity in First Bank of Nigeria Plc, Osogbo area?

3.4 Research Design

Generally speaking, research design deals with the plan, structure, and strategy of investigation conceived by the researcher in order to conduct the study well. By research plan, it means an outline of the research scheme which the researcher is working on. By research structure, this is the specific scheme and outline of the research while the research strategy will detail how the research will be carried out by specifying the methods to be used in the data collection and analysis. In a nutshell, it is evident that research design is more or less a blueprint of research. However, in the context of conducting a study, a design does not necessarily detail out all activities necessary from commencement to the completion.

A number of different methods of conducting a particular study are available. These methods among others are quantitative research, qualitative research, and a mixture of both the quantitative and qualitative research. The major distinction between quantitative and qualitative research stems from the procedures of each one (Chiaburu, 2005). Quantitative research deals with collected data that are numbers and represent some quantity that are measured. In addition, the researcher will use statistical tools like analysis of correlation or coefficient of correlation and some other quantitative techniques to test his hypotheses. On the other hand, qualitative research gives descriptions of a case or a situation that is generally referred to as a case study. The description is usually in words or pictures to depict what happened. In this situation, much

of statistical or quantitative instruments to analyze the data may not be need by the researcher before making the right conclusions (Creswell, 2003).

In addition to the above there are other methods like positivism and interpretive approaches. A positivist paradigm lends itself to both quantitative and qualitative research discussed above. Interpretive research is one that is based on the assumption that social reality that is shaped by human experiences and social contexts and by subjective interpretations of its various variables without testing hypothesis (Giorgi & Giorgi, 2003). Against the foregoing backdrop, this study will adopt survey research design. This design involves collecting data through asking people questions either in self-administered questionnaires or through interviews. The primary concern of survey research is a population or universe but for certain reason the researcher will have to make use of the selected sample using some techniques of sampling. Such reasons may include the lack of adequate resources such as funds, time, materials and equipment. In some cases, it may be absolutely impossible to reach the entire population. The thrust of a survey research is that although a sample is being studied, the finding would be seen to be reflective of the entire population (Ojo, 2003). However, in this research study, the entire population will be covered because the population is not large.

Survey research method was chosen on the basis that the variables related to this study are simply being observed as no attempts were made to control or manipulate them. In addition, survey research method is very realistic because it investigates the phenomena in their natural setting (Ojo, 2003). In order to be more specific, descriptive survey research design will be used in this study. This choice is based on the purpose, the nature and the variables that will be examined. The researcher will select the variables that will be directly related to training and development of employees in the banking industry. This will eventually help to determine the relationship between employees training and development and their productivity in First Bank of Nigeria Plc, Osogbo metropolis.

This research design is good because it will help in identifying changes in the productivity of employees of First Bank of Nigeria Plc, Osogbo. In addition, survey research method is very realistic because it investigates the phenomena in their natural setting. This is a great advantage for the investigation of the problem under study. The survey method identifies present conditions

and points to recent needs. Thus, it will be practically useful to the managers of the case study bank as it will provide them with the necessary information upon which sound decisions can be based.

3.5 Study Area

This study will take place in Osogbo, Osun state capital, Nigeria. Furthermore, Osogbo is comparatively developed with relatively high concentration of commercial banks. Commercial bank operations and patronages are common features. Majority of commercial banks operating in Nigeria have at least one branch office in Osogbo. In addition, the case study bank, First Bank of Nigeria Plc has four standard branch offices in Osogbo metropolis. The population of Osogbo is about 156,694 people based on Population and Housing Census of 2006. Some of the major adjoining towns to Osogbo are Ede, Ikirun, Ilesa, and Iragbiji amongst other towns.

3.5.1 Study Population

The population of this study is all the categories of employees in First Bank of Nigeria Plc Osogbo, Osun State. The bank's four branches and the number of employees in each of the branch as at Monday, 30th March 2020 are 132 and they are presented in **Table 1**.

Table 1 Employees of First Bank of Nigeria Plc, Osogbo

BRANCH NAME	POPULATION OF STAFF
Station Road (Head Office)	55
Oke Fia	32
Ayetoro	20
Gbongan Road	25
TOTAL	132

Field Survey as at 30th March, 2020

From Table 1, the population of all the staff of all branches of First Bank of Nigeria Plc, Osogbo is one hundred and thirty-two (132) in number.

3.6 Determination of Sample Size

Israel (1992) suggests the use of entire population for sample size if the population is small. However, for populations that are large, the need for sample size is imperative. Thus, for this study the entire population of 132 employees will be used as sample size.

3.7 Sources of Data

Primary method of data collection will be used in this study. The data needed will be obtained through the use of a structured questionnaire. Primary data will inquire about the extent to which employees' training and development affect the productivity of staff of First Bank of Nigeria Plc, Osogbo. The questionnaire will enable the researcher to prepare a list of questions that will target the research objectives and elicit information on the basic and strategic aspects of employees' training and development and how it impacts the productivity of employees in general. With the administration of questionnaires designed purposely for this research, the researcher will be able to collect primary data.

3.8 Instrument of Data Collection

For this study questionnaire will be used as the instrument of data collection. The questionnaire will contain questions concerning both the independent variable and dependent variable. The questionnaire will be distributed to employees of case study Company to fill. The questionnaire has two sections: A and B. Section A of the questionnaire will ask about personal profile of the employees, while Section B will provide information on the dependent and independent variables. The response structure of the questionnaire for section A will be closed-ended while the response structure of section B will follow the Likert's (1932) summated rating scale.

3.9 Validity and Reliability Tests

Ojo (2003) informs that validity and reliability are vital measurements of the trustworthiness of any research undertaking. The validity and reliability of this research questionnaire will be achieved because it is carefully designed so that the objectives of the study can be easily achieved.

3.10 Method of Questionnaire Administration

The questionnaire will be administered to all employees in the case study firm, that is, First Bank Nigeria Plc, Osogbo, and this will also be filled by the staff of the bank. The researcher will transmit the questionnaire to First Bank Nigeria Plc at Osogbo and will administer it through the help of a research assistant as well as the Managers of the various branches in their offices. Respondents will be given a copy of the questionnaire per person to fill without any interference and liberty will also be given to them to complete the questionnaire at their leisure period but within a specified time frame.

3.11 Method of Data Analysis

The needed primary data to be collected from the field survey through the questionnaire will be presented in tabular forms for meaningful analysis and interpretation. This tabulation may take a number of forms such as univariate, bivariate and multivariate tabulation. The researcher will use descriptive statistical techniques like total score and percentage to analyze primary data. In addition to descriptive statistics, inferential statistics will also be used in the analysis and to test the research hypotheses. All the analyses will be done with the help of Statistical Package for Social Sciences (SPSS) 20.0 version. These analytical tools were deemed the most appropriate by the researcher considering their versatility and the nature of data to be collected.

3.12 Model Specification

Employees' productivity and training and development are the two major variables of this research study. Training and development are the independent variable while the dependent variable is employees' productivity. The two variables are operationalized into a mathematical equation as

$$y=f(x)...$$

Where:

y represents the aggregate of the dependent variables or employees' productivity, and

x represents the aggregate of the independent variables or elements of training and development variables.

Thus, employees' productivity is a function of training and development,

i. e. $y=f(x)$.

In order to determine the influence of independent variable on dependent variable, the researcher will conduct a regression analysis using the following regression model. The regression equation is:

$$Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\beta_4X_4+\mu$$

Where Y= is the dependent variable (employees' productivity),

β_0 = is the regression coefficient,

β_1 , β_2 and β_3 are the regression equation and the independent variables are:

Y= employees' productivity of First Banks Nigeria Plc, Osogbo.

X= Independent variable

X1= Factors necessitating training and development

X2= Divers training and development methods available.

X3= Outcomes of training and development

X4=Available strategy to improve training and development

B0= Constant.

μ = error term.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

This chapter highlights and discusses the data collected from the field study and these are presented in the following formats:

4.0 Questionnaire Distribution and Response Rates

Table 2 Copies of questionnaire distributed and retrieved from each branch

Branch Name	Staff Population	Questionnaire Distributed	Questionnaire Returned
Station Road	55	55	52
Oke Fia	32	32	30
Ayetoro	20	20	16
Gbongan Road	25	25	22
TOTAL	132	132	120

Source: Field Survey (2020)

4.1 Analysis of Copies of Questionnaire Distributed and Retrieved from each Branch

Table 4.1 above presents the copies of questionnaire distributed to and returned by the respondents, that is, the employees of First Bank of Nigeria Plc, Osogbo area office. A total of 132 copies of the questionnaire were distributed to all respondents with Station Road branch receiving 55 copies, Oke Fia branch received 32 copies, and each of Ayetoro and Gbongan Road branches received 20 and 25 copies respectively. After the respondents have filled the questionnaire, 52 copies were retrieved from Station Road branch, 30 copies were retrieved from Oke Fia branch, 16 copies were retrieved from Ayetoro branch while 22 copies of the questionnaire were retrieved from Gbongan Road branch. Altogether, a total number of one hundred and twenty (120) copies of the questionnaire were retrieved from all the four branches of the bank. They were properly filled and found useful for the analysis. A total of 120 out of the 132 questionnaires distributed were retrieved which gives 91% response rate.

Table 3 Social and Demographic Characteristics of Respondents

Variables	Frequency	Percent (%)
Gender		
Male	56	46.7
Female	64	53.3
Total	120	100
Age		
18-30 years	28	23.3
31-40 years	53	44.2
41-50 years	32	26.7
51years and above	7	5.8
Total	120	100
Marital Status		
Single	25	20.8
Married	88	73.3
Separated	5	4.2
Widowed	2	1.7
Total	120	100
Educational Qualifications		
Secondary Education	15	12.5
NCE/HSCE/ND/GCE A/L	23	19.2
Bachelor's Degree/HND	78	65.0
Postgraduate Degree	4	3.3
Total	120	100
Working Experience		
Less than 5 years	3	2.5
5-10 years	8	6.7
11-20 years	19	15.8
21-30 years	48	40.0
31years and above	42	35.0

Total	120	100
Department		
Marketing	25	20.8
Operations	48	40.0
Control and Compliance	13	10.8
Credit	18	15.0
E-Business	16	13.3
Total	120	100

Source: Field Survey (2020)

4.2 Analysis of Responses on Social and Demographic Characteristics of Respondents

The socio-economic and demographic characteristics of the respondents were treated in this section as contained in Table 4.2. The main focus was based on six major variables which were: gender, age, marital status, highest education attained, and working experience in years and the department of the respondents in the bank.

Gender: The gender distribution of the respondents shows that 56 of them (46.7%) were male while 64 respondents (53.3%) were female. The implication was that more female staff were employed by the bank than their male counterparts. This outcome means that the Bank uses more women in this sector.

Age: The age distributions of the respondents were grouped into four age brackets as shown in Table 4.2. 28. Of the respondents (23.3%) fell within the age brackets of 18-30 years. 53 of them (44.2%) were in age bracket of 31-40 years. 32 of the respondents representing (26.7%) were in age bracket of 41-50 years, while the rest 7 respondents (5.8%) were in age bracket of 51 years and above. This indicates that overwhelming majority of the respondents, that is, 53 respondents out of 120 respondents were in the age bracket of 31-40 years of age. It is an age bracket considered generally as an active. This implies that the employees that were at the active part of their career are also being used by the bank.

Marital Status: As regards marital status, 25 respondents (20.8%) were single, 88 of them (73.3%) were married, 5 respondents (4.2%) were separated, that is, they were not living

together with their spouse, and 2 respondents (1.7%) were widowed. Thus, overwhelming majority of the respondents, 88 out of 120 respondents were married. This trend evokes a sense of personal responsibilities and commitment on the part of the women. Obviously, this could come handy at the workplace as a motivational force for enhanced productivity.

Educational Qualifications: By educational qualification, 15 respondents (12.5%) had Secondary School Certificate, 23 respondents (19.2%) had National Diplomas and /or Nigerian Certificate in Education (NCE) qualifications, 78 respondents (65%) had bachelor's degrees from Universities or Higher National Diplomas from Polytechnics. The remaining 4 respondents (3.3%) had postgraduate degrees. It can be inferred from Table 4.2 and the explanation given about the educational qualifications that majority of the respondents, that is, 78 (65%) had at least Bachelor's degrees or Higher National Diplomas. This implies that majority of employees that are working in First Bank of Nigeria Plc are well educated.

Working Experience: This is otherwise known as length of service of respondents calculated in terms of years of employment. 3 respondents, that is (2.5%) of them had less than five years of working experience in the bank. 19 respondents (15.8%) had put in between 5 to 10 years of working experience. 19 respondents (15.8%) had put in 11-20 years working experience. 48 of the respondents (40.0%) had put in 21-30 years working experience and 42 respondents (35%) had put in more than 31 years of working experience. This means that majority of the employees of First Bank of Nigeria Plc, Osogbo metropolis are not newcomers in their employment because they have had acquired many years of working experience in the bank.

Department: The respondents to the research study were working in different departments in the bank. 24 respondents (20%) were working in the Marketing department. 48 respondents (40%) were working in the Operations department. 13 respondents (10.8%) were working in Control and Compliance department. 13 respondents (10.8) were working in the Control and Compliance department. 18 respondents, that is (15.0%) were working in the Credit department. Lastly, 17 respondents (14.2%) were working in the E-Business department. These data shows that the bulk or majority of employees, that is, 40% of them are working in the Operations department.

The next table is structured around the Likert Scale model and it outlines responses of the target sample to a series of questions derived from the study objectives. The primary focus here in this

table is to ascertain the factors necessitating training and development for employees in First Bank, Nigeria Plc Osogbo area office.

Table 4 Factors Necessitating Training and Development for Employees

Determinations	SD (%)	D (%)	U (5)	A (%)	SA (%)
This bank identifies training and development needs through a formal appraisal mechanism and conducts training and development for employees based on this.	1 (0.8)	10 (8.3)	11 (9.2)	15 (12.5)	83 (69.2)
This bank provides training and development programmes to teach employees skills needed to carry out their operations.	3 (2.5)	2 (1.7)	3 (2.5)	61 (50.8)	51 (42.5)
Employment of new staff would require training and development for effective performance of their jobs.	0 (0)	2 (1.7)	7 (5.8)	71 (59.2)	40 (33.3)
Employees need refresher training and development to enable them to keep abreast of changing techniques and the use of sophisticated tools and equipment.	2 (1.7)	3 (2.5)	8 (6.7)	60 (50)	47 (39.2)
Training and development are necessary when a person has to be moved from one job to another, as a result of transfer, promotion or demotion.	5 (2.5)	9 (7.5)	20 (16)	49 (40.8)	39 (32.5)

Source: Field Survey (2020).

4.3 Analysis of Responses on Factors Necessitating Training and Development for Employees

The respondents' decisions towards factors necessitating training and development need for employees were presented in Table 4.3 and discussed hereunder as follows:

Identification of training and development needs through a formal appraisal mechanism and conduct of training and development for employees based on this.

Above is one of the statements posed to respondents to signify their level of agreement or disagreement with the statement. 1 respondent (0.8%) strongly disagreed with the statement. 10 (8.3%) of the respondents disagreed with the statement. 11 (9.2%) of the respondents were undecided with the statement. 15 (12.5%) of the respondents agreed with the statement. Overwhelming majority of the respondents, that is 83 (69.2%) of them strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo identifies training needs of its employees through formal appraisal mechanism and does conduct training and development for its employees based on the identified training and development needs.

Bank provides training and development programmes to teach employees skills needed to carry out their operations.

Employees were asked to state their level of agreement or disagreement with the determination as to whether the bank does provide training and development programmes to teach employees the skills needed to carry out their operations. 3 (2.5%) respondents strongly disagreed with the statement. 2 (1.7%) respondents disagreed with the statement. 3 (2.5%) respondents were undecided with the statement. 61 (50.8%) of the respondents agreed with the statement while another 51 (42.5%) of the respondents strongly agreed with the statement. It can be inferred from the above statements that majority of the employees concurred that the bank does provide training and development programmes to teach them skills needed to carry out their duties.

Employment of new employee would require training and development for effective performance of their jobs.

Respondents were asked to state their level of agreement or disagreement with this determination. None of the respondents strongly disagreed with the statement and only 2 (1.7%) of the respondents disagreed with this statement. 7 (5.8%) of the respondents were undecided

with the statement. 71 (59.2%) of the respondents agreed with the statement while 40 (33.3%) of the respondents strongly agreed with the statement. This means that majority of the respondents were in agreement with the statement.

Employees need refresher training and development to enable them to keep abreast of changing techniques and the use of sophisticated tools and equipment's.

Respondents were asked to indicate their agreement or otherwise with the statement. 2 (1.7%) of the respondents strongly disagreed with the statement. 3 (2.5%) of the respondents disagreed with the statement. 8 (6.7) respondents could not decide about the statement. 60 (50%) of the respondents agreed with the statement while another 40 (39.2%) of the respondents strongly agreed with the statement. It can be inferred here that overwhelming majority of the respondent agreed with the statement that employees need refresher training and development to enable them to keep abreast of the changing technology and *modus operandi* of their job.

Training and development are necessary when a person has to be moved from one job to another, as a result of transfer, promotion or demotion.

Considering this statement, 5 (2.5%) of the respondents strongly disagreed with the statement. 9 (7.5%) of the respondents disagreed with the statement. 20 (16%) of the respondents were undecided with the statement. 49 (40.8%) of the respondents agreed with the statement while the remaining 39 (32.5%) respondents strongly agreed with the statement. By and large, respondents that agreed and strongly agreed with the statement are in the majority.

The next Table 4.4 highlights responses of the target population to their preferences for the different types of training and development implemented by the Bank as a way to ascertain how effective they have been over time in terms of how they positively impact employees and the corporate wellbeing over time.

Table 5 Different Types of Training and Development Methods Given to Employees

Determinations	SD (%)	D (%)	U (%)	A (%)	SA (%)
On-the-job training is one of the training and development methods used	3 (2.5)	9 (7.5)	20 (16.7)	49 (40.8)	39 (32.5)

by the bank.					
Correspondence/online courses are one of the methods of training and development of employees of the bank.	2 (1.7)	2 (1.7)	14 (11.7)	62 (51.7)	40 (33.3)
Workshops and conferences are other methods of training and development of employees by the bank.	1 (0.8)	2 (1.7)	8 (6.7)	44 (36.7)	65 (54.2)
Another method of training and development use by my bank is in-house courses.	5 (4.2)	4 (3.3)	5 (4.2)	54 (45.0)	52 (43.3)
Job rotation is usually used as a method of training and development of employees in my bank.	4 (3.3)	9 (7.5)	10 (8.3)	61 (50.8)	36 (30.0)
Another popular method of training and development of employees in my bank is understudy.	1 (0.8)	12 (10)	20 (16.7)	48 (40)	39 (32.5)

Source: Field Survey (2020).

4.4 Analysis of Responses on Different Types of Training and Development Methods Given to Employees

The next section details respondents' preferences towards the different types of training and development methods adopted by the organization and given to the employees. Table 4.4 is discussed hereunder in the light of the following parameters:

On-the-job training is one of the training and development methods used by the bank.

A total of 3 (2.5%) of the respondents strongly disagreed with the statement. 9 (7.5%) of the respondents disagreed with the statement. 20 (16%) of the respondents were undecided with the statement. 49 (40.8%) of the respondents agreed with the statement while the remaining 39

(32.5%) respondents strongly agreed with the statement. By and large, respondents that agreed and strongly agreed with the statement are in the majority.

Correspondence/online courses are one of the methods of training and development of employees of the bank.

Respondents were asked to indicate their level of agreement or otherwise with the statement. 2 (1.7%) of the respondents strongly disagreed with the statement. 2 (1.7%) of the respondents disagreed with the statement. 14 (11.7%) of the respondents could not decide about the statement. 62 (51.7) of the respondents agreed with the statement while another 40 (33.3%) of the respondents strongly agreed with the statement. The conclusion one can deduce here is that overwhelming majority of the respondents agreed and strongly agreed with the statement that correspondence/online courses were one of the methods of training and development of employees of the bank.

Workshops and conferences are other methods of training and development of employees by the bank.

Employees were asked to state their level of agreement or disagreement with the above statement. 1 (0.8%) of the respondents strongly disagreed with the statement. 2 (1.7%) of the respondents disagreed with the statement. 8 (6.7%) of the respondents were undecided about the statement. 44 (36.7%) of the respondents agreed with the statement while another 65 (54.2%) of the respondents strongly agreed with the statement. It can be inferred from the above statements that majority of the employees concurred that workshops and conferences are other methods of training and development of employees by the Bank.

Another method of training and development use by the bank is in-house courses.

The above was one of the statements the researcher asked respondents to signify their level of agreement or disagreement with the statement. 5 (4.2%) respondents strongly disagreed with the statement. 4 (3.3%) of the respondents disagreed with the statement. 5 (4.2%) of the respondents were undecided with the statement. 54 (45%) of the respondents agreed with the statement while 52 (43.3%) of the respondents strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo uses in-house methods for training and development of its employees.

Job rotation is usually used as a method of training and development of employees in the bank.

The above was one other statement the respondents attended to in order to signify their level of agreement or disagreement with the statement. 4 (3.3%) respondents strongly disagreed with the statement. 9 (7.5%) of the respondents disagreed with the statement. 10 (8.3%) of the respondents were undecided with the statement. 61(50.8%) of the respondents agreed with the statement while 36 (30%) of the respondents strongly agreed with the statement. Majority of the respondents agreed that First Bank of Nigeria Plc, Osogbo uses job rotation as an important method for training and development of its employees.

A popular method of training and development of employees in my bank is understudy.

The above is one of the statements the researcher asked respondents to signify their level of agreement or disagreement with the statement. 1 respondent (0.8%) strongly disagreed with the statement. 12 (10%) of the respondents disagreed with the statement. 20 (16.7%) of the respondents were undecided about the statement. 48 (40%) of the respondents agreed with the statement while 39 (32.5%) of the respondents strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo does use understudy in training and development of its employees.

Table 4.5 below highlights responses to the question of the likely and actual outcomes of ongoing training and development programmes implemented by the Bank on employees' productivity.

Table 6 Outcomes of Training and Development on Employees Productivity.

STATEMENTS	SD (%)	D (%)	U (%)	A (%)	SA (%)
It reduces learning time to reach acceptable performance level.	7 (5.8)	15 (12.5)	21 (17.5)	38 (31.7)	39 (32.5)
It improves operational effectiveness and efficient performance in present job.	0	5 (4.2)	12 (10)	38(31.7)	65 (54.2)
It provides an opportunity to influence the attitude of employees positively	0	4 (3.3)	17 (14.2)	60(50)	39(32.5)

towards attainment of personal and corporate goals.					
It aids in solving operational problems such as rate of grievances, absenteeism, accident rate, employees-supervisor relationship.	8 (6.7)	19(15.8)	24 (20)	24 (20)	45 (37.5)
Training and development increases employee accuracy and speed in performing a task.	3 (2.5)	5 (4.2)	6 (5.0)	50 (41.7)	56 (46.7)
It brings about an improvement in methods of work, quality of products, and organizational growth.	3(2.5)	5 (4.2)	10(8.3)	49(40.8)	53 (44.2)

Source: Field Survey (2020).

4.5 Analysis of Responses on Outcomes of Training and Development on Employees Productivity

Following section presents the outcome of respondents' level of agreement and disagreement to the statement in Table 4.5.

It Reduces Learning Time to Reach Acceptable Performance Level.

Stated here is a statement about the outcome of the respondents' responses to signify their level of agreement or disagreement with the statement. 7 respondents (5.8%) strongly disagreed with the statement. 15 (12.5%) of the respondents disagreed with the statement. 21 (17.5%) of the respondents were undecided about the statement. 38 (31.7%) of the respondents agreed with the statement while 39 (32.5%) of the respondents strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo does engage in training and development of its employees and it reduces learning time to reach acceptable performance level.

It Improves Operational Effective and Efficient Performance in Present Job.

Respondents were asked to indicate their level of agreement or otherwise with the statement. No single respondent strongly disagreed with the statement. 5 (4.2%) of the respondents disagreed with the statement. 12 (10%) of the respondents could not decide about the statement. 38

(31.7%) of the respondents agreed with the statement while overwhelming majority, 65 (54.2%) of the respondents strongly agreed with the statement. The conclusion drawn here is that overwhelming majority of the respondents agreed and strongly agreed with the statement that training and development improves effective and efficient performance of employees in their present job.

It Provides Opportunity to Influence the Attitude of Employees Positively Towards Attainment of Personal and Corporate Goals.

Respondents were again asked to indicate their level of agreement or otherwise with the statement. No single respondent strongly disagreed with the statement. 4 (3.3%) of the respondents disagreed with the statement. 17 (14.2%) of the respondents were undecided about the statement. 24 (20%) of the respondents agreed with the statement while 45 (37.5%) of the respondents strongly agreed with the statement. The inference from here is that large numbers of respondents are of the opinion that training, and development does provide opportunity to influence the attitude of employees positively towards the attainment of personal as well as corporate or organizational goals.

It Aids in Solving Operational Problems such as Rate of Grievances, Absenteeism, Accident Rate, and Employees'-Supervisor Relationship.

Again, respondents were asked to indicate their level of agreement or otherwise with the statement. 8 (6.7%) of the respondents strongly disagreed with the statement. 19 (15.8%) of the respondents disagreed with the statement. 24 (20) of the respondents could not decide about the statement. 24 (20%) of the respondents agreed with the statement while another 45 (37.5%) of the respondents strongly agreed with the statement. The study therefore is inclined to infer here that more than half of the respondents agreed and strongly agreed with the statement that training and development does aid in solving operational problems such as rate of grievances, absenteeism, accident rate, and employees'-supervisor relationship.

Training and Development Increases Employee Accuracy and Speed in Performing a Task.

Above is a statement the researcher asked respondents to signify their level of agreement or disagreement with the above determination. 3 respondents (2.5%) strongly disagreed with the statement. 5 (4.2%) of the respondents disagreed with the statement. 6 (5%) of the respondents

were undecided with the statement. 50 (41.7%) of the respondents agreed with the statement. Overwhelming majority of the respondents, that is 56 (46.7%) of them strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo uses training and development to increase employee accuracy and speed in performing their tasks.

It brings about an Improvement in Methods of Work, Quality of Products, and Organizational Growth.

Employees were asked to state their level of agreement or disagreement with the above statement. 3 (2.5%) of the respondents strongly disagreed with the statement. 5 (4.2%) of the respondents disagreed with the statement. 10 (8.3%) of the respondents were undecided about the statement. 49 (40.8%) of the respondents agreed with the statement while another 53 (44.2%) of the respondents strongly agreed with the statement. It can be inferred from the above statements that majority of the employees concurred and agreed that training and development results in an improvement in methods of work, quality of products, and organizational growth.

Table 4.6 below highlights responses to various strategies that can be used to improve training and development for employees of First bank Nigeria Plc, Osogbo area office.

Table 7 Strategies that can be used to Improve Training and Development of Employees.

STATEMENTS	SD	D	U	A	SA
Training needs must be properly analyzed to identify skills gaps.	2 (1.7)	8 (6.7)	10 (8.7)	50(41.7)	50 (41.7)
Ensuring that the trainers have the required skills and expertise	3(2.5)	6 (5.0)	19 (15.8)	53(44.2)	39 (32.5)
Make sure that the training and development approach is adapted to the employees.	3 (2.5)	5(4.2)	35 (29.2)	47(39)	30 (25)
Ensuring that the contents of training and development are pertinent and meet the training needs.	1 (0.8)	6 (5)	15 (12.5)	65(54.2)	33(27.5)
Analyze training efforts and their	2 (1.7)	8(6.7)	9 (7.5)	54 (45)	47 (39.2)

impacts on individual employee and on the organization as a whole.					
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Source: Field Survey (2020).

4.6 Analysis of Responses to Strategies that can be used to Improve Training and Development of Employees.

Training needs must be properly analyzed to identify skills gaps

Respondents were asked to state their level of agreement or disagreement with the statement. A total of 2 (1.7%) of the respondents strongly disagreed with the statement. 8 (6.7%) of the respondents disagreed with the statement. 10 (8.7%) of the respondents were undecided about the statement. 50 (41.7%) of the respondents agreed with the statement while 50 (41.7%) of the respondents strongly agreed with the statement. This means that majority of the respondents are in agreement with the statement that for organisation to improve in its operational performance, training needs must be properly analyzed to identify skills gaps.

Ensuring that the trainers have the required skills and expertise

The above was one of the statements the researcher asked respondents to signify their level of agreement or disagreement with the statement as a strategy that can be used to improve training and development of employees. 3 (2.5%) respondents strongly disagreed with the statement. 6 (5.0%) of the respondents disagreed with the statement. 19 (15.8%) of the respondents were undecided about the statement. 53 (44.2%) of the respondents agreed with the statement while 39 (32.5%) of the respondents strongly agreed with the statement. This means that First Bank of Nigeria Plc, Osogbo ensures that the trainers have the required skills and expertise.

Make Sure that the Training and Development Approach is Adapted to the Employees.

Respondents were asked to state their level of agreement or disagreement with the above statement. 3 (2.5%) of the respondents strongly disagreed with the statement. 5 (4.2%) of the respondents disagreed with the statement. 35 (29.2%) of the respondents were undecided about the statement. 47 (39%) of the respondents agreed with the statement while another 30 (25%) of the respondents strongly agreed with the statement. It can be inferred from the above responses that majority of the employees concurred that the bank always ensures that the training and

development approach is adapted to the employees so as to have the desired impact on training and development of employees.

Ensuring that the Contents of Training and Development are Pertinent and Meet the Training Needs

Respondents were asked to state their level of agreement or disagreement with the statement. A total of 1 (0.8%) of the respondents strongly disagreed with the statement. 6 (5%) of the respondents disagreed with the statement. 15 (12.5%) of the respondents were undecided about the statement. 65 (54.2%) of the respondents agreed with the statement while 33 (27.5%) of the respondents strongly agreed with the statement. This means that majority of the respondents are in agreement with the statement that the bank should ensure that the contents of training and development are pertinent and meet the training needs of the employees.

Analyze Training Efforts and their Impacts on Individual Employee and on the Organisation as a Whole

Finally, the last statement, which is not the least, respondents were asked to state their level of agreement or disagreement with the statement. A total of 2 (1.7%) of the respondents strongly disagreed with the statement. 8 (6.7) of the respondents disagreed with the statement. 9 (7.5%) of the respondents were undecided about the statement. 54 (45%) of the respondents agreed with the statement while 47 (39.2%) of the respondents strongly agreed with the statement. This means that majority of the respondents are in agreement with the statement that the bank should analyze training efforts and their impacts on individual employee and on the organisation as a whole.

4.7 Findings from the Data Analyzed

- i) First, the study found out that overwhelming majority of the respondents are married at the Bank and the study infers that this is also indicative of the fact that they most likely will exhibit traits of personal responsibility and commitments that could contribute meaningfully to motivate employees for enhanced performance at the bank. This essence of motivation is corroborated further by scholars like: Werner (2012) in his notion of '*motivation as a driving force*'; Passer and Smith 2004 in their

- notion of *'motivation as a process influencer'*; to Coetsee (2003) who infers that motivation is *'an interactive force in the workplace'*.
- ii) Second, the studies also found out that majority of the respondents are well educated. The import of education especially, at the higher level reverberates in the works of Onasanya (2005); and Goldstein (1980) who amplifies the import of education as a catalyst for employees' increased productivity. Becker (1974) also advances the notion that higher education tendentiously also propels an employee to become more productive. Udoji (1988) reiterates the vitality of education for enhanced corporate performances. First Bank Nigeria Plc employees are relatively very educated and can be deduced as a critical factor for their enhanced service deliveries with multiplier effects on the Bank's current top ratings as Nigeria's premiere bank.
 - iii) The third finding made here is that, job experience also counts exponentially in the bank. Previous works by Isyaku (2000); and Akinpelu (1990) harp on the essentialities of job continuities as the basis for enhanced job experience. The study indicates that the bulk of employees in First Bank Nigeria Plc are proven to be highly experienced, this also points us in the direction that the Bank is on its right tracks to achieving its mission statement. The series of determinations arrived at above tend to validate the following stand planks relative to the research objectives and questions:
 - iv) With reference to the first research objective and research question which examined factors necessitating training and development for employees, majority of the respondents agreed and strongly agreed to all the variables annotated under it. The responses here indicate that training needs do align with skill gaps and employee career prospects at the Bank. The import of skills acquisitions for the employees reverberate in the works of Sims (1998) where he enumerates *'essentials of skills for employees'* as well as in Obisi (1996) who opined that training needs must target *'employee's proficiencies'*.
 - v) Referring to the second research objective and research question which examined different types of training and development methods given to employees, majority of the respondents agreed and strongly agreed to all the methods of training and development at the Bank that constitute the standard composite of training and development. The results obtained here show that most employees of the Bank

- received majorly on-the-job training considered also very optimal by Olaniyi et al (2008).
- vi)* With respect to the third research objective and research question which seeks to ascertain outcomes of training and development on employees' productivity, the respondents in the majority agreed and strongly agreed to all the variables that were examined under it. This result shows that training and Development positively impacts employees' productivity in the Bank. This position is further buttressed also by works of Adeniyi (1995); Oribabor (2000); and Colombo (2008) who reiterate the importance or usefulness of training and development as primers for enhanced employee productivity in any organization. Other works by Khan (2012); Vroom (1968); Grant (1998); and Udoji (1988) all conclude that there is indeed a positive relationship between training and development and enhanced employee productivity.
 - vii)* The fourth research objective and research question seek to determine the strategies that can be used to improve organisational training and development of employees. Many variables were determined, and majority of the respondents equally agreed and strongly agreed with these variables as represented in the relevant tables analyzed previously. From the responses obtained in respect to the study questionnaire, deductions made here is that the range of strategies for Training and Development implemented by the Bank include: internalized needs assessment protocols; outsourcing of training and development programmes to competent external experts; adaptability of training and development protocols to suit specific employee needs on case by case basis; and design implementation of a flexible training and development curriculum that align with new demands and emergent changes in the market place.

CHAPTER FIVE

DISCUSSION OF DATA

5.0 Hypotheses Testing

This chapter deals with the discussion of data that were analyzed in the course of this research. Four hypotheses were proffered to guide this study in Chapter one and they were also restated in Chapter three. Here, all the hypotheses were tested to see whether they support this study or not.

5.1 Hypothesis One

Ho1: There is no relationship between the various factors necessitating training and development and employee's productivity in First Bank of Nigeria Plc, Osogbo area.

Table 8 Correlation Analysis Measuring the Relationship between the various factors necessitating training and development and Employees Productivity

		1	2	3	4	5
This bank identifies training and development needs through a formal appraisal mechanism and conducts training and development for employees based on that. (1)	Pearson Correlation	1	-.037	.048	.128	-.001
This bank provides training and development programmes to teach employees skills needed to carry out their operations. (2)	Pearson Correlation		1	-.058	-.058	.048
Employment of new employee would require training and development for effective performance of the job. (3)	Pearson Correlation			1	.274**	.186
Employees need refresher training and development to enable them to keep abreast of changing techniques and the use of sophisticated tools and equipment. (4)	Pearson Correlation				1	.440**
Training and development are necessary when a person has to be moved from one job to	Pearson					1

another, as a result of transfer, promotion or demotion. (5)	Correlation					
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Source: Author's Computation (2020)

As shown in Table 5.1, the statement that this bank identifies training and development needs through a formal appraisal mechanism and conducts training and development for employees based on that show's significant negative relationship with employees' productivity. This bank provides training and development programmes to teach employees skills needed to carry out their operations has a correlation of 0.37 with employees' productivity. Employment of new employee would require training and development for effective performance of the job has a correlation value of 0.48. Employees need refresher training and development to enable them to keep abreast of changing techniques and the use of sophisticated tools and equipment has a correlation value of .128. Training and development are necessary when a person has to be moved from one job to another, as a result of transfer, promotion or demotion has a correlation value of .001. Table 5.1 depicts the variables measured that employees' training and development has positive relationship with employee's productivity. The variables were statistically significant at 95% and 99% confident limit. This implies that there is significant correlation between factors necessitating training and development and employees' productivity. The null hypothesis is rejected. Therefore, alternative hypothesis is formulated and accepted which states that there is relationship between various factors necessitating training and development and employees' productivity. The study concludes that there is significant relationship between training and development and employees' productivity.

5.2 Hypothesis Two

Ho2: There is no relationship between the different types of training and development methods and employee's productivity in First Bank of Nigeria Plc, Osogbo metropolis.

Table 9 Summary of the Multiple Regression Analysis showing the Relationship between the Different Types of Training and Development Methods on Employees Productivity.

Model	R	R-Squared	Adjusted R-Squared	Std. Error of the Estimate
1	.454	.206	.164	1.105

*p< 0.05 a. Predictors: (Constant), Training and Development Methods.

Source: Authors Computation (2020)

The model summary Table 5.2 gives R²value = (0.206). This shows that training and development methods variables have positive impact on employees' productivity. Thus, the model predicts 20.6% of the variance that effective training and development methods pooling all factors together simultaneously. This means that 21% of the variance on employees' productivity can be predicted from the training and development methods captured in the model from the selected employees.

Table 10 Multiple Regression Analysis Showing Significance of Predictors of Employees' Productivity.

Model	Sum of Square	Df	Mean Square	F	Sig
Regression	35.913	6	5.985	4.901	.000 ^b
Residual	138.012	113	1.221		
Total	173.925	119			

*p< 0.05 a. Dependent Variable: Employees' Productivity

Source: Authors Computation (2020)

Table 5.3 shows that training and development methods variables significantly predicted employees' productivity in the bank. F (6,119) =4.901, p< 0.05. F- statistical indicates that the overall regression model is highly statistically significant in terms of its goodness of fit since the value of F_{tab}(6,119) > F_{cal} (4.901). Therefore, the null hypothesis is rejected. The study concludes

that there is significant effect of training and development methods on employees' productivity in the bank.

Table 11 Contribution of Different Types of Training and Development Methods to Employees' Productivity

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.182	1.046		1.130	.261
On-the-job training is one of the training and development methods used by the bank.	.044	.072	.051	.604	.547
Correspondence/online courses are one of the methods of training and development of employees of the bank.	-.095	.170	-.050	-.562	.576
Workshops and conferences are other methods of training and development of employees by the bank.	.638	.150	.402	4.237	.000
Another method of training and development use by my bank is in-house courses.	-.137	.132	-.092	-1.041	.300
Job rotation is usually used as a method of training and development of employees in my bank	.067	.118	.056	.568	.571
Another popular method of training and development of employees in my bank is understudy	.066	.134	.045	.495	.662

a. Dependent Variable: Employees' Productivity.

Source: Author's Computation (2020)

Table 5.4 shows the contribution of the predictors to employees' productivity. As it can be seen, the highest contribution is workshops and conferences contribute with Beta value = .402, $p < .05$

and t-value = 4.237. The contribution is statistically significant to effective employees' productivity. The use of in-house courses as a method of training and development of employees contributes with Beta value = .092, $p < .05$ and t - value = 1.041. The contribution from this predictor is statistically significant to effective and efficient employees' productivity. Job rotation is the next in line that statistically contributes to employees' productivity with Beta value = .056, $p < .05$ and t-value = .568. The contribution is statistically significant to employees' productivity. On-the-job- training is an important training and development method in First Bank of Nigeria Plc as it contributes with Beta value = .051, $p < .05$ and t-value = .604. The contribution is statistically significant to employees' productivity. Correspondence/online courses contributes with Beta value =0.50, $p < .05$ and t-value = .562. The contribution is statistically significant to employees' productivity. Understudy which is another method of training and development of employees contributes with Beta value = .045, $p < .05$ and t-value = .495. The contribution is statistically significant to employees' productivity. Hence, the null hypothesis is rejected, and the study concludes that there is significant effect of training and development methods on employees' performance in First Bank of Nigeria Plc, Osogbo metropolis.

5.3 Hypothesis Three

Ho3: There is no relationship between the outcomes of training and development and employees' productivity in First Bank of Nigeria Plc, Osogbo metropolis.

Table 12 Summary of the Multiple Regression Analysis showing the Relationship between the Outcomes of Training and Development on Employees Productivity.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.595 ^a	.355	.349	1.620

a. Predictors: (Constant), Outcomes of Employees' Training and Development.

Source: Author's Computation (2020).

The model summary in Table 5.5 gives R^2 value = 0.595. This shows that the outcome of training and development variables have positive effect on employees' productivity. Thus, this model predicts 59.5% of the variance in the level of employees' productivity pooling all factors together simultaneously. It means that 59% of the variance is determined by the predictors captured in this model. Hence, the study concludes that the outcomes of training and development of employees have significant effect on employees' productivity in First Bank Nigeria Plc, Osogbo branches. The level of employees' productivity can be predicted from various outcomes of employees' training and development discussed in Chapter 4 of this research study.

Table 13 Multiple Regression Analysis Showing Significance of Predictors of Employees' Productivity.

Model	Sum of Square	Df	Mean Square	F	Sig
Regression	170.159	1	170.159	64.831	.000 ^b
Residual	309.707	118	2.625		
Total	479.867	119			

a. Dependent Variable: Employees' Productivity.

b. Predictors: (Constant), Outcomes of Employees' Training and Development

Source: Author's Computation (2020)

Table 5.6 shows that outcomes of training and development variables used in the study significantly predicted the level of employees' productivity with $F(1,119) = 64.834$, $p < .05$. F – statistical indicates that the overall regression model is highly statistically significant in terms of its goodness of fit since the value of $F_{tab}(1,119) > F_{cal}(64.834)$. Therefore, the study concludes that outcomes of employees' training and development contribute to employees' productivity in First Bank Nigeria Plc, Osogbo metropolis.

Table 14 Coefficients of Contribution of Outcomes of Training and Development to Employees’ Productivity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-16.135	3.762		-4.289	.000
1 Outcomes of Training and Development	1.925	.239	.595	8.052	.000

a. Dependent Variable: Employees’ Productivity.

Source: Author’s Computation (2020).

Table 5.7 shows the contributions of each of the predictors of the model as detailed in Chapter 4. In this case, outcomes of employees’ training and development contributes with Beta = .595, $p < .05$ and t-value= 8.052. The null hypothesis is therefore rejected, and the alternate hypothesis is formulated and accepted. Thus, the study concludes that outcomes of employees training, and development have a significant impact on employees’ productivity.

5.4 Hypothesis Four

Ho4: There is no relationship between the strategy that can be used to improve training and development and employee’s productivity in First Bank of Nigeria Plc, Osogbo metropolis.

Table 15 Summary of the Multiple Regression Analysis showing the Relationship between Strategy that can be Used to Improve Training and Development on Employees Productivity

- a. Dependent Variable: Employees Performance
- b. Predictors: (Constant), Training and Development Strategy.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.585 ^a	.342	.337	1.635

Source: Author's Computation (2020).

The model summary Table 5.8 gives R^2 value = 0.342. This shows that training and development strategy variables as discussed in Chapter 4 have positive significant relationship on employees' productivity. Thus, this model predicts 34.2% of the variance in the level of employees' productivity pooling all factors together simultaneously. This means that 34% of the variance is determined by the predictors captured in the model. Hence, the study concludes that training and development strategy do have significant relationship on employees' productivity in First Bank Nigeria Plc, Osogbo metropolis. The level of employees' productivity can be predicted from various training and development strategy captured in this study.

Table 16 Multiple Regression Analysis Showing Significance of Predictors of Employees' Productivity

Model	Sum of Square	Df	Mean Square	F	Sig
Regression	164.258	1	164.258	61.413	.000 ^b
Residual	315.609	118	2.675		
Total	479.867	119			

a. Dependent Variable: Employees' Productivity.

b. Predictors: (Constant), Training and Development Strategy.

Source: Author's Computation (2020)

Table 5.9 shows that training and development strategy variables used in the study significantly predicted the level of employees' productivity with $F(1,119) = 61.413$, $p < .05$. F – statistical indicates that the overall regression model is highly statistically significant in terms of its goodness of fit since the value of $F_{\text{tab}}(1,119) > F_{\text{cal}}(61.413)$. Therefore, the study concludes that training and development strategy contributes to employees' productivity.

Table 17 Coefficients of Contribution of Training and Development Strategy to Employees' Productivity

a. Dependent Variable: Employees Performance.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3.425	2.246		-1.525	.130
bonuses	1.133	.145	.585	7.837	.000

Source: Author's Computation (2020).

Table 5.10 shows the contribution of each of the predictors of the model as detailed in Chapter 4, Table 4.6. In this case, training and development strategy variables contribute with Beta = .585, $p < .05$ and $t\text{-value} = 7.837$. The null hypothesis is therefore rejected, and the alternate hypothesis is accepted. Thus, the study concludes that training and development strategy has a significant relationship on employees' productivity. From the foregoing, all the four null hypotheses were rejected, and alternative hypotheses were accepted.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

a) Summary of General Emerging Themes in the Literature Reviews

Based on the general discussions advanced in the study spanning the conceptual, theoretical and empirical frameworks, a series of outstanding themes were identified. But the following selected frames presented hereunder are privileged here because they generally tend to align more with the research objectives and for the fact also that they were considered quite dominant in this study. They are as follows:

- i) Training and development are quintessential for organizational growth, productivity and employees' job-place efficiency-effectiveness. The continuous nature of training and development programmes implemented by the Bank attests vividly to this claimant here.
- ii) People are the key resources needed for any successful business operation (resource-based theory). First Bank Nigeria Plc has demonstrated from this study that it places a very high value on its workforce given the premium it places on staff welfare and development programmes.
- iii) Training and development can occur on-the-job or off-the-job. First Bank Nigeria Plc implements both training methods, but tends to focus more on the on-the-job training modalities given the broadness of its operations requiring compact micro-level branch based training protocols for enhanced training effectiveness and to save costs.

b) Summary of findings based on data obtained from the field

- i) With reference to the first research objective and research question which examined factors necessitating training and development for employees, majority of the respondents agreed and strongly agreed to all the variables annotated under it. The responses here indicate that training needs at the Bank do align with skill gaps and employees career advancement prospects generally. The import of skills acquisitions for the employees reverberate in the works of Sims (1998) where he enumerates '*essentials of skills for employees*' as well as in Obisi (1996) who opined that training

needs must target *'employee's proficiencies*. First Bank Nigeria Plc obviously places a high premium on essentials of skills for its employees as well as their individual job proficiencies as training outcomes.

- ii) Referring to the second research objective and research question which examined different types of training and development methods given to employees, majority of the respondents agreed and strongly agreed to all the methods of training and development implemented at the Bank and of which generally constitute the basic variables requisite in every standard training and development design protocols. The results obtained here show that most employees of the Bank received majorly on-the-job training considered also very optimal by Olaniyi et al (2008).
- iii) With respect to the third research objective and research question which seeks to ascertain outcomes of training and development on employees' productivity, the respondents in the majority agreed and strongly agreed to all the variables that were examined under it. This result shows that training and Development positively impacts employees' productivity in the Bank. This position is further buttressed also by works done by Adeniyi (1995); Oribabor (2000); and Colombo (2008) who reiterate the importance or usefulness of training and development as primers for enhanced employee productivity in any organization. Other works by Khan (2012); Vroom (1968); Grant (1998); and Udoji (1988) all conclude that there is indeed a positive relationship between training cum development and enhanced employee productivity as aptly demonstrated in the current study on First Bank Nigeria Plc.
- iv) The fourth research objective and research question seek to determine the strategies that can be used to improve organizational training and development of employees. This is treated under recommendations of the study.

d) Concluding statement

The study demonstrates that there was positive and direct relationship between training and development as this impacted employees' productivity at the bank. First Bank Nigeria Plc though a very robust Bank in the country's financial sector, this enviable business profile certainly also presents the Management of the Bank with sundry operational challenges: like over-crowdy customers hall-ways, undue delays and the attendant administrative bottlenecks

in customers service deliveries that greatly tasks to the very limits the patience of its bourgeoning customers daily across its branches nationwide, specifically in the Osogbo metropolis. As expected of a world-class Bank, the Management of the Bank has recently started rising up to effectively tackle these operational challenges headlong. From recent recruitments of new and highly skilled and knowledgeable workforce, to acquisitions of state-of-the-art customers-friendly IT systems and to a re-design of its employees training and development protocols, the Bank's Management is currently poised to take its business platform to the next level now dominated by the emerging Artificial Intelligence (AI) systems applications at the work place.

6.2 Recommendations

The study established that the impact of training and development on employees' performance is a factor to a great extent in determining employee performance of the bank. This study therefore recommends as follows:

- a) First Bank Nigeria Plc should expand on the scope of its current training and development protocols to include a two month training programme for its customer care officers in the areas of uses of e-platforms and social media platform interface needed to help communicate more effectively with their customers and make them become accustomed to cashless transactions with the bank especially, in this era of the COVID-19 pandemic. The cost implications for a team of 12 selected officers at three persons per branch would suffice. It is estimated that this should cost around N70,000.00 per person per month consisting of feeding and training charges for the resource experts. This is prorated at N2,000.00 for meal per day per person at N50,000.00 per month each plus another N20,000.00 for the trainer's charges per month.
- b) The bank should also expand the current sizes of its service halls to avoid overcrowding should there be the need for many customers to converge physically at the bank. This can be done by collapsing some of the adjoining offices and possible merging of the many unused offices especially by junior staff members who spend much of their time at the service counters daily.
- c) Recruitment drive at the bank should also place emphasis on workers with many years of experience as a matter of policy to prune down re-training costs.

- d) Training and development of employees should be based on identified needs and emphasis should be placed on workshops and conferences which were the best methods of training and development used by the bank as per outcome of the study survey.

6.3 Contribution to Knowledge

- i) This study provides a fresh framework for greater understanding of the impacts of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo area.
- ii) Findings from this study will help highlight the ways in which human resource training and development can be beneficial not only to the career development of employees, but also to the corporate performance of the organization as a whole.
- iii) This study provides opportunities for both managers and academics in Nigeria to re-appraise the strategic importance of employees' training and development especially on customer care service deliveries in the banking sector

6.4 Limitations of the Study

While undertaking this research, there were some limitations and challenges encountered, this include time challenge. Because of time limitations, the focus of this study was placed on addressing the impact of training and development on employees' productivity in First Bank of Nigeria Plc, Osogbo metropolis. The study could have been extended to other banks by examining the same variables and comparing the effects among multiple commercial banks in Osogbo. Last but not the least due to the COVID-19 pandemic ravaging the entire world, some employees did not also cooperate with the researcher maximally when filling the research questionnaire due to the recent COVID-19 lock-down protocols. The researcher could not also develop good rapport with them as a result of social distancing which everybody is mandated to currently observe.

6.5 Room for More Research

A constitutional comparative study would be germane to ascertain how these variables would play out across a range of new generation banks and the older generation bank of which First Bank is one of them.

PERSONAL LEARNING STATEMENT

Whilst carrying out this study, the biggest challenge I faced was in accessing the requisite data, especially from the field work due to the COVID-19 pandemic. The cost of data collection was also very exorbitant given the fact that I had to meet with respondents frequently at very odd hours in the absence of public transportation to retrieve copies of the questionnaire. Given the precarious nature of my exchanges with most of them, I was also forced to learn some little diplomatic antics in human relations in order to get the materials I wanted for the study. In addition, the sundry visits helped me to see at first hand the real time hardships people were experiencing during the COVID-19 lock down protocols and this made me aware there was a dire need for us to share our humanity in dire times like this. I was compelled most times to reach out to people I did not know on my way as the cash crunch was virtually very pervasive across town. In any case the study was worth the while as I gained more insight into the causation between the real impacts of training and development on employee productivity.

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APPENDIX I - LETTER OF INTRODUCTION

Dear Respondent,

I am a Master of Arts Degree student of the National College of Ireland. I am conducting a research titled: **“Effect of Training and Development on Employees’ Productivity in First Banks of Nigeria Plc Osogbo”** This study is undertaken in partial fulfillment of the requirements for the award of a Master of Arts (M.A) Degree in Human Resource Management.

To assist me in this regard, I would appreciate your efforts in completing the questionnaire below as honestly as possible as this will help me in generating the best results. I assure you that all data supplied shall be used solely for the purpose of this study and will be treated and held with utmost confidentiality.

Thanks for your cooperation.

Yours faithfully,

Esther Oreoluwa Odesanya

Research student

APPENDIX – QUESTIONNAIRE

INSTRUCTION: Please tick (✓) as appropriate in the space provided.

SECTION A: GENERAL INFORMATION ABOUT RESPONDENT

1. Your age bracket as at last birthday.

- (a) Less than 20 years [] (d) 41- 50 years []
(b) 21-30 years [] (e) 51 years and above []
(c) 31-40 years []

2. Gender.

- (a) Male []
(b) Female []

3. Marital status.

- (a) Single [] (d) Divorced []
(b) Married [] (e) Widowed []
(c) Separated []

4. Your highest educational qualification attained.

- (a) Secondary education [] (c) Bachelor’s Degree/HND []
(b) NCE/ND [] (d) Postgraduate Degree []
(e) Others (please specify)

5. Your working experience in years in current job.

- (a) Less than 5 years [] (d) 21 – 30 years []
(b) 5 - 10 years [] (e) 31 years and above []
(c) 11 – 20 years []

6. What is your Department in the Bank?

- | | |
|-------------------------------------|-------------------------|
| (a) Marketing [] | (d) Credit [] |
| (b) Operation [] | (e) E-Business [] |
| (c) Control and Compliance [] | |

SECTION B: QUESTIONNAIRE ON EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEES' PRODUCTIVITY

Please respond to the following statements in items 7-28. (Please tick one box only for each statement). Where Strongly Disagree (SD), Disagree (D), Undecided (U), Agree (A) and Strongly Agree (SA).

PART A: FACTORS NECESSITATING TRAINING AND DEVELOPMENT FOR EMPLOYEES

To what extent do you agree or disagree with the following statements as factors necessitating training and development for employees in your establishment?

S/N	STATEMENTS	SD	D	U	A	SA
7	This bank identifies training and development needs through a formal appraisal mechanism and conducts training and development for employees based on that.					
8	This bank provides training and development programmes to teach employees skills needed to carry out their operations.					
9	Employment of new employee would require training and development for effective performance of the job.					
10	Employees need refresher training and development to enable them to keep abreast of changing techniques and the use of sophisticated tools and equipment.					
11	Training and development are necessary when a person has to be moved from one job to another, as a result of transfer, promotion or demotion.					

PART B: DIFFERENT TYPES OF TRAINING AND DEVELOPMENT METHODS GIVEN TO EMPLOYEES

To what extent do you agree or disagree with the following statements as far as the different types of training and development methods given to employees.

S/N	STATEMENTS	SD	D	U	A	SA
12	On-the-job training is one of the training and development methods used by the bank.					
13	Correspondence/online courses are one of the methods of training and development of employees of my bank.					
14	Workshops and conferences are other methods of training and development of employees by my bank.					
15	Another method of training and development use by my bank is in-house courses.					
16	Job rotation is usually used as a method of training and development of employees in my bank					
17	Another popular method of training and development of employees in my bank is understudy					

PART C: OUTCOMES OF TRAINING AND DEVELOPMENT ON EMPLOYEES' PRODUCTIVITY

To what extent do you agree or disagree with the following statements as the outcomes of training and development of employees.

S/N	STATEMENTS	SD	D	U	A	SA
18	It reduces learning time to reach acceptable performance level.					

19	It improves operational effective and efficient performance in present job.					
20	It provides an opportunity to influence the attitude of employees positively towards attainment of personal and corporate goals.					
21	It aids in solving operational problems such as rate of grievances, absenteeism, accident rate, employees-supervisor relationship.					
22	Training and development increases employee accuracy and speed in performing a task.					
23	It brings about an improvement in methods of work, quality of products, and organizational growth.					

PART D: STRATEGIES THAT CAN BE USED TO IMPROVE TRAINING AND DEVELOPMENT OF EMPLOYEES

To what extent do you agree or disagree with the following statements as strategy that can be used to improve training and development of employees.

S/N	STATEMENTS	SD	D	U	A	SA
24	Training needs must be properly analyzed to identify skills gaps.					
25	Training ensure that the trainer has the required skills and expertise					
26	Make sure that the training and development approach is adapted to the employees.					
27	Ensure that the contents of training and development are pertinent and meet the training needs.					
28	Analyze training efforts and their impacts on individual employee and on the organization as a whole.					

