IMPACT OF TRAINING ON STAFF PERFORMANCE

IN NIGERIAN BANKING SECTOR

BY

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ABSTRACT

The research aimed to study the impact of training on staff performance in banks of Nigeria, Lagos. To achieve this goal, the following objectives were articulated: study different methods of training used, identify the most effective staff training method that enhances staff performance, investigate the impact of training on staff performance and finally, to determine the factors militating against effective training in the Nigerian banks.

This study pursued a quantitative research method and a descriptive survey research design. All of the major banks in Lagos metropolis were targeted in this study, but only eight (8) banks (First, Green Merchant, GT, Heritage, Polaris, UBA, Wema and Zenith Bank) participated. The data were random sampled and used to select the 100 banks staff invited who were invited to take an online survey (Google form), but only 46 respondents completed the survey.

The data received from the respondents was analysed using the SPSS software and the study accounted for 46% response rate. Statistical analysis has revealed that the common training methods in these banks is Professional Training Centres. The most effective training method is said to be Professional Training Centres. Also, training has been found to positively influence staff performance, and the factors that militate against effective training in these banks were identified as lack of staff motivation, wrong choice and design of training method, poor attitudes of managers and employees, and lack of training experts.

Descriptive statistical analysis such as Correlation was performed to test the hypotheses and it was established that the objectives were met. The study rejected the null hypothesis, but accepted the alternate hypothesis. On this basis, the study concludes that training has a positive impact on staff performance.

Keywords: *Training, Staff, Performance, Job Satisfaction, Nigerian Banks, On-the-Job and Off-the-job training.*

DEDICATION

This project is dedicated to the Almighty God and my parents for sufficient kindness and love.

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LIST OF ABBREVIATIONS

A	Agree
ANOVA	Analysis of Variance
ATMs	Automated Teller Machines
EPSS	Electronic Performance Supporting System
FB	First Bank
GMB	Greenwich Merchant Bank
GTB	Guaranty Trust Bank
HB	Heritage Bank
HRM	Human Resources Management
H_0	Null Hypothesis
H_1	Alternate Hypothesis
ICT	Information and Communication Technology
IT	Information Technology
KMO	Kaiser-Meyer-Olkin
PB	Polaris Bank
SPSS	Statistical Package for Social Science
UBA	United Bank for Africa
WB	Wema Bank
ZB	Zenith Bank

CHAPTER ONE: INTRODUCTION

This chapter aims to introduce the chapter extensively with accompanying sections. These sections begin with the study's background, followed by the problem statement, while subsequent sections further state the research aim with its accompanying formulated objectives. Next, the research questions from the objectives were generated, with the null and alternate hypotheses indicated. Afterward, the other sections entail presenting the significance of the study, scope & limitation associated with the research, and the operational definition of terms.

1.1 Background

Over the year, some scholars, practitioners, and researchers have raised questions on the relevance of staff training and development in giving an organisation a sustainable competitive advantage, ultimately when staff feel pleased or satisfied with their jobs. In this context, job satisfaction is a factor for ensuring optimum performance of the staff, which increases the organisation's turnovers (Choo and Bowley, 2007). However, staff performance largely centres on satisfying customers because customers are the real backbone of a banking sector (Igbaekemen, Charles and Odivwri, 2014). Most organisations are doing everything possible to ensure the appropriate training of their staff, enabling them to discharge their duties effectively, which is on course to achieve the organisational goals of gaining an edge in a global or local competitive setting (Edralin, 2004).

Succinctly put, a study by many scholars and practitioners posits that it is essential that any ambitious organisation must train its staff to become productive, creative, innovative and inventive for staff performance enhancement, which ultimately increases the competitive advantage of such organisation (Niazi, 2011; Vemić, 2007; Edralin, 2004). In this context, these organisations can adopt various training methods to ensure staff performance in discharging their daily tasks. Through the process of training and developing staff, human resources management allows constant innovation of knowledge, creates the conditions for mutual learning and an exchange of experiences and proactive behaviour, which contributes thus stakeholders' satisfaction (Vemić, 2007). It equips staff with transferrable skills, knowledge, and confidence to preserve their position in the competitive market. Innovation is another result of the strategic function of training and development of staff in organisations, which distinguishes them from their competitors (Naranjo-Valencia et al., 2018). Organisations tend to ensure increased training effectiveness and a return on their investment by aligning the HR functions and competitive strategy to accomplish their objectives (Ployhart and Hale, 2014; Jackson et al., 2014; Sitzmann, 2012). In this case, the strategy is largely considered in the world's banking sector to improve their service delivery.

The banking industry is widely seen as having a big impact on global economies due to its spectrum of financial services and, similarly, plays a vital role in the development of the Nigerian economy. Additionally, the relevance of the industry to the progress of the Nigerian economy cannot be underestimated owing to its special role within it (Gololo, 2018; Kanayo and Micheal, 2011). Nolan (2002) notes that the banking industry is a

labour-intensive service sector that relies on its employees or staff's social and technical resources, hard work, and dedication to success. The competitive determinant for varying banks is not price, but the quantity of customers, the amount of the deposits, and the quality of services provided to the customers. From a financial institution standpoint, the accelerated pace of economic integration leads to the prospect of expanding beyond national borders and ensure the competitive advantage of local and global markets (Zeti, 2007).

It is usually believed that the adoption of technology innovations, i.e., information and communication technology (ICT), is enough for any financial institution to have a competitive advantage in the local or global markets. Still, recently, human resources management are fast becoming the hottest prospect to drive the growth of any institution. They are saddled with the responsibility to ensure staff training and development activities to facilitate learning and autonomy (Ozkeser, 2019). Also, the activities improve the staff decision-making, engagement, and capacities in these changeable environments. Effective HRM can contribute to banks' staff productivity through training and development measures (Jackson et al., 2014; Abdelhafiz, 2001). Many researchers have shown that training is a fundamental and effective tool for successfully achieving organisation goals, resulting in higher productivity (Colombo and Stanca, 2008).

It is often generally accepted that a higher level of human capital is the most crucial asset in the new global market and that only human capital can learn, grow and contribute to

the success of an organisation (Fitz-enz, 1995). The quality of services and the effectiveness of these services offered by bank staff usually influence customers' bank preferences. Based on the foregoing, banks need to boast a high performing and customer-focused team; otherwise, they need to be trained to discharge their duties to enhance performance.

1.2 Problem Statement

The Nigerian banking sector continues to decline in performance due to globalisation, technological change, and other factors (Jeni, Momotaj and Al-Amin, 2021). The world's major economies also perceive these factors, and most financial institutions have now accepted these factors and are constantly developing strategies in the face of global competition. A high level of staff performance is crucial for achieving the company's goal, and evidence has demonstrated the challenge of organisations regarding their poor performance (Samwel, 2018).

In Nigeria, however, the continued improvement of information technology (IT) and other technologically advanced tools such as Automated Teller Machines (ATMs), Point of Sales devices, and other forms of electronic remittance methods has become an increasing burden on some banks (Igbaekemen et al., 2014). The management of these banks is constantly striving to overcome the problems associated with these technologies' operation to satisfy customers, which may propel them to the forefront. This is almost impossible without skilled and experienced staff services, which subsequently affects the performance of the staff and the bank. The greatest challenge facing these banks in

achieving their goals, improving staff performance in the face of this fiercely competitive environment is the lack of human capital capable of working efficiently and effectively (Alruwaili, 2013).

As a result, several organisations, particularly the commercial banks of fast-paced Nigerian financial institutions, are looking to achieve their goals by enhancing their staff performance in collaboration with a human resource management team. This includes encouraging staff to develop their skills and competencies through practical training, retraining and development programs. However, various banks are already adopting training techniques, but reports show that these training and development initiatives are poor (Igbaekemen et al., 2014). Bank staff are faced with a variety of roles and responsibilities, and thus, the training and development of these staff serve as a prerequisite for being productive in their current position of satisfying customers, among other tasks.

Notwithstanding the advantages associated with training and development of human resources, study results in this area generally vary considerably from country to country (Malaolu and Ogbuagbor, 2013). Several researchers produce conflicting statements that explain the inconsistencies in the research series, which this research looks to address through holistic literature.

1.3   Research Aim

The study aims to examine the impact of training in ensuring staff performance in the Nigerian banking sector.

1.4 Objectives of study

Given the research aim presented in the preceding section, the following objectives are pertinent:

1. To explore different methods of training used in the Nigerian banks.

2. To identify the most effective staff training method that enhances staff performance.

3. To investigate the impact of training on staff performance in Nigerian banks.

4. To determine the factors militating against effective training in the Nigerian banks.

1.5 Research Questions

The research question is aimed at studying how the training of bank staff enable them to performance effectively and productively. Therefore, the study focuses on addressing the following exploratory sub-questions of the research question.

1. What are the different methods of training available in the Nigerian bank?

2. What effective staff training programs enhance staff performance in the Nigerian bank?

3. How does training impact the staff performance in Nigerian banks?

4. What are the factors militating against effective training in the Nigerian bank?

1.6 Research Hypotheses

- H_0 – Training methods have no significant relationship with the impact the staff performance in Nigerian banks.

- H_0 – Training methods have no significant relationship with the factors militating against effective training in Nigerian banks.

1.7 Significance of the Study

Due to globalisation, climate change and technological advances, organisations realise the importance of advanced learning of bank staff and their contribution towards competitive advantage (Rowland, Hall and Altarawneh, 2017). Despite these factors, banks' productivity and competitive advantage depend primarily on human capital. Banks continue to seek innovative ways to achieve their corporate goals through improved staff skills and competencies, and hence, human resources management is strategically included as long-term planning (Dewa and Zakaria, 2014; Brooks et al., 2006). Through appropriate training and development, this involvement encourages the management of organisations to make strategic and investments in their people to incorporate the skills and competencies that ensure organisational effectiveness (Falola, Osibanjo and Ojo, 2014). However, the choice of training and development program plays an essential role in achieving organisational learning goals.

In this regard, research can incentivise targeted financial institutions (banks) to identify and implement the most effective training strategy that will affect bank staff performance. It would also serve as a human resource management guide to determine

how training works best and how it can be used to ensure competitiveness in the market through a high-performing workforce.

1.8 Scope and Limitation

The researcher plans to conduct the study in Nigeria by investigating some banks in Nigeria, where the bank staff constitute the scope of the research. A quantitative method of data collection will be employed in this study. The researcher will invite banks' staff to participate in the self-completed survey (online survey) to investigate how training impacts staff performance.

1.9 Operational Definitions of Terms

Competitive Advantage: This means factors that enable an organisation to generate more profits than its rivals.

Development: This refers to a process that allows staff to experience progress, growth, change in orientation for improved work performance.

Effective: This refers to the capability of staff or an organisation to produce desirous results.

Staff: This implies individuals employed to work in exchange for monetary benefits, such as salary, within a given time.

Performance: This is an act of discharging official duties or set tasks with the purpose of accomplishing them effectively.

Satisfaction: This refers to the pleasures derived by staff or workers in discharging their duties.

Training: This refers to staff learning and skill-building activities to ensure enhanced individual learning and performance.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter begins with reviews on scholarly literature on training the concept of training, the objectives and importance of training employees. It also highlights the training programs available and selects the most common methods used in Nigerian banks. It also presents previous literature findings on the impact of training on staff performance to understand better how training affects staff performance. Next are the studies on factors militating against effective training in Nigerian banks to bridge the research gaps.

These subsequent sections of this chapter are structured so that they address the research questions given in chapter one (See Chapter 1, section 1.4). A review of empirical frameworks would be comprehensively addressed before drawing on the conceptual model.

2.2 Concept of Training

The term "training" has been the subject of debates by numerous scholars over the past decades. Training is an organisational activity and critical investment in a strategy that involves time, energy and money, resulting in internal promotion, succession planning and staff development (Topno, 2012). Training is a set of organized action designed to improve an individual's competence, knowledge and skill levels in order to complete daily activities (Sung and Choi, 2018; Abomeh and Peace, 2015; Jehanzeb and Bashir, 2013;

Nassazi, 2013). Tharenou et al. (2007) acknowledge training as a general contributing factor for enhancing individual and organisational performance.

DeCenzo and Robbins (2005, p. 42) find that training aims to assist staff to acquire better skills for their current jobs by helping training firms accomplish the objectives of having skilled staff with the existing skills and knowledge. Walters and Rodriguez (2017) describe training as a learning experience to boost short- and/or long-term employment performance. Mpofu and Hlatywayo (2015, p.12) support the above description and emphasise that continuing training is a conscious process of changing trainee's attitudes, knowledge or skills through a practical or field learning experience to accomplish effective work performance in one action.

2.3 Objectives and Importance of Staff Training

There has been growing concern over the adverse effect of fast-paced globalisation and technological advancement on the need for competing organisations to change the ways they operate (Elnaga and Imran, 2013). These changes keep changing the nature of tasks, so it is clear that people need to adapt to new challenges by learning more about their responsibilities and their ability to discharge their duties (Tai, 2006).

Given the above, human resources are responsible for implementing some development strategies for numerous ambitious organisations. Among the essential techniques, human resources teams play a crucial role in providing thorough and effective training and development, which is the organisational activity concerned with improving workers' performance in the corporate settings (Elnaga and Imran, 2013; Noe, 2005; Goldstein and

Gilliam, 1990). Also, Pouslston (2008) emphasises the relevance of staff training as the avenue for staff to transfer information and converse flawlessly in the work setting.

A group of researchers emphasise the importance of training staff or workers, mainly as it is a planned intervention designed to improves competitive advantage over other firms through their job performance (Sahinidis, 2008; Armstrong 2000). This is mainly a scenario that enables staff to improve their skills and experience that ensure organisational performance. Hence, information and skills are considered essential requirements of a competent staff needed to pilot the growth of an organisation and this could be best be achieved if staff are adequately trained, particularly for performance enhancement (Sultana et al., 2012).

Weil and Woodall (2005) enlighten that staff training enables the organisation to strike a balance between their current and anticipated performance - desired goals or standards and specific performance levels (Mullins, 2007). Ampomah (2016) supports this statement and argues that training can be used as an active way to improve skills and knowledge to avoid difficulties and be an effective way to develop skills or deficiencies in staff. Consequently, this could lead to retaining talents and motivation of staff as their skills improve over time. Also, it was found that job-related training boosts the ability of staff to execute their jobs and convey a powerful message to staff concerning the management's commitment toward customer service (Acton and Golden, 2003; Babakus et al., 2003). This could encourage them to develop a positive attitude towards their work and adhering strictly to the training programs introduced by their managers.

However, Elnaga and Imran (2013) posit that any reputable organisation must consider and adopt an effective training program. To this end, Cartwright (2005) maintains that the effective training system influences the staff abilities and performance in an organisation from which individuals related to career progression can benefit from new opportunities. Tai (2006) supported the forgoing statement and contributed that effective training programs must be designed to create a conducive learning atmosphere for staff or employees and train them to engage and cope with the challenges ahead of time. Effective training programs enable staff to learn about the desired new technological development, obtain complete control of skills necessary for their work and applying them to overcome inherent complexities in their job (Robert, 2006). Also, Swart et al. (2005) claimed that staff are usually motivated by suitable and appropriate training programs to better perform and aid in discharging their responsibilities.

Moreover, it is essential to assess how training programs can result in the accomplishment of corporate goals. Goldstein (2011: p.28) therefore adds that the merits associated with the evaluation of training programs are: to investigate the achievement of the program objectives, identify the strengths and weaknesses of the training program as well as its cost-effectiveness, and to offer support in database development so that the management can make future decisions. Thus, organisations need to prioritise and determine the best training program for their workforce for enhanced performance through skills and competencies required at their workplace (Kennedy et al., 2013).

2.4 Training Programmes in Nigeria

Organisations can deliver staff training using various sources and methods, as illustrated in Figure 2.1 below. Bailey and Waldinger (1991) shed light that training may be formal or informal, and these two ways may depend on either within or outside of an organisation. However, according to Richard and Johnson (2001), on-the-job and off-the-job training are the two forms of training used by organisations that are predominantly present in literature. These training programs have created a lot of arguments or controversies over which should be adopted or implemented over others, and there have been endless debates among scholars about the different ways to accomplish the training needs of organisations (Malaolu and Ogbuabor, 2013). This section does not aim to comprehensively identify all but the most prevalent used training programmes in Nigeria. Therefore, the essential training programmes recognised in this dissertation are on-the-job and off-the-job training.

2.4.1 On-the-Job training

Brinia and Pefanis (2013) define on-the-job training as an essential component of major companies because it contributes to the advancement of best practices in administration, corporate organisation and new technology. In this approach, staff are only restricted to learning within the working or job environment to facilitate learning. Roshchin and Travkin (2017) define on-the-job training as a vital aspect of continuous education, lifelong learning and regeneration of human capital. It can be seen as an essential part of the processes that facilitates the development of staff while on the job. Authors note that aligning their long-term strategy with the daily work practices of their seasoned staff

enables companies to become more competitive in their sector through optimal use of their staff (Brinia and Pefanis, 2013; Pfeffer, 1994).

Lester (1996), as cited by Brinia and Pefanis (2013), considered "on-the-job training a formidable strategy for an organisation to improve the knowledge and abilities of staff, help them meet their job needs and make them more flexible to change. In achieving this strategy, Mathis and Jackson (2010) postulate that the training is generally conducted by colleagues, supervisors, managers and mentors to assist staff in adapting and providing them with the right abilities. One of the exciting characteristics of on-the-job training is that it is all too often mandatory; management is usually initiated to train its employees in many fields. The employees, in turn, are bound by their working conditions and professional responsibilities and thus obliged to comply with their managers' decisions about the training (Brinia and Pefanis, 2013). On the other hand, according to Armstrong (2006), the weaknesses of this technique are that on-the-job training cannot improve effective learning while mainly depending on the quality of coaching offered at work. Motlokoa, Sekantsi and Monyolo (2018) and Nassazi (2013) highlight the common form of on-the-job training as coaching, Induction, mentoring, orientation, and job rotation. The following subsections address some of the components of on-the-job training commonly in practice.

Figure 2.1 - Some types of staff training

OJT	• OJT stands for **On the Job Training**. • it involves training through practice at the work place.
AT	• AT stands for **Apprenticeship Training**. • it involves providing training through both classroom lectures and OJT.
JIT	• JIT stands for **Job Instructions Training**. • it involves a systematic training process in which training is given on each job task in a sequence.
PL	• PL stands for **Programmed Learning**. • it involves providing training, taking test on what is taught, and providing feedback on the spot.
LTT	• LTT stands for **Literacy Training Techniques** and includes **Audio-visual Training & Simulated Training**. • in **Audio-Visual** powerpoint, video conferencing, audio and video tapes related to the job skills and situations are used to train. • in **Simulation**, training about certain procedures and costly euipments is given in an artificial environment that is similar to the real scenario.
EPSS	•EPSS stands for **Electronic Performance Support System** and includes **Job Aid & Diversity Training** • **JA** uses of different diagrametic techniques and instructions for help at job while **DT** is used when workforce is diverse
TT & LL	• **Teamwork Training** is about telling how to work as a team or in a group. • **Lifelong Learning** is meant to train throughout the work life using different aids.

Source: (Dessler and Varrkey, 2010; Dessler, 2005 As cited in Imran and Tanveer, 2015)

2.4.2 Off-the-Job Training

Olaniyan et al. (2008) describe off-the-job training as formal training activities conducted in professional training centres, such as universities, polytechnics, and other high citadels of learnings. This training technique provides adequate skills and learning experience to the intending staff before being appointed for improving their job performance. Olabisi (2011: p.181) posits that the success of an off-the-job training strategy also rests on the management, ensuring that trainers can facilitate learning transfers to the trainees and the trainees are selected when a formation needs assessment is completed. Lectures, case studies, roles playing, seminars, reflective practice, projects and business games can

be employed if the organisation adopts a training technique outside the job (Grobler et al., 2012; Carrell et al., 2000).

However, Raheja (2015) explains that lectures and seminars are the most common off-the-job training method used. Read and Kleiner (1996) contrasted and argued that these standard methods are a flawed training method given that the trainees are restricted from social and real-life engagements.

2.4.3 On-the-job vs Off-the-job training

There exist discrepancies between on-the-job and off-the-job training as to which one is the most effective, as described above. Based on the study carried out by Ugoji, Mordi and Ajonbadi (2013), it can be deduced from their study that both on-the-job and off the job are predominantly used in Nigerian banks. In the Nigerian banking industry, they reportedly regard traditional training (on-the-job) as more important to strengthen the ability of staff to learn than on training for personal development (Ugoji et al., 2013). Ampomah (2016) agreed and declared that competitive firms' on-the-job training was the most used. For the importance and benefits, it was found that bank staff in Nigeria benefit from both. Rowland and Altarawneh (2017) also highlight that the training methods most frequently used are "lectures, case studies, seminars, coaching, group work and presentation". On the other hand, the unpopular ones are competitions, different personal projects, role-playing and job rotation (Rowland and Altarawneh, 2017).

However, Albahussain (2000) found training on-the-job to be the most common training method, while off-the-job training was sometimes used, although it was usually an uncommon event. Green et al. (2001) differentiated between these training programs;

off-the-job training determines all types of key competencies such as computing, problem-solving, social, communication, and teamwork skills. In contrast, on-the-job training is only helpful in solving problems and collaborating with teams without major drawbacks (Green et al., 2001). The majority of the staff assessed in a study by Beardwell and colleagues in 2014 believed that on-the-job is the best as it allows adequate time for individuals to absorb what is taught; however, it is considered expensive. Recent evidence shows that over 50% of workplace learning includes informal and unstructured training for individuals (Robbins et al., 2009).

2.5 Staff Performance

Staff and employees can be used interchangeably for the purpose of this research. Staff forms a crucial part of an organisation, and their performances could largely influence either the failure or the success of such an organisation (Hameed and Waheed, 2011). They are literally the backbone of any organisation. Staff performance is defined as the accomplishment of responsibilities allotted to workers that subsequently fulfil the organisation's objectives (Khan et al., 2016). Some scholars have shown that staff performance is measured according to corporate and staff performance criteria and that these performance indicators taken into account could include productivity, competitiveness, effectiveness, efficiency, quality and cost-effectiveness indicators (Ahuja, 2006; Kenney et al., 1992).

2.5.1 Training vs staff performance

Several previous studies have demonstrated much further evidence on the association between the two variables, i.e., training and performance. Research suggests that

effective training promotes and improves employee performance, not only by empowering employees but also by enhancing the knowledge, skills, attitudes, and behaviours required for their current and future position (Aruna and Anitha, 2015; Nassazi, 2013; Wright and Geroy, 2010; Harrison, 2000; Gast, 1997). Ayenitimi and Burgess (2019) agree to the foregoing characteristics that staff may exhibit to perform their tasks due to training. Confidence, motivation, enhanced responsibility and sustained efficient level of job performance are considered the benefits of training to staff (Ayenitimi and Burgess, 2019; Cohen, 2017).

According to Mozael (2015), training helps employees or workers to increase their ability to take on work-related tasks with enhanced quality. The author contributes that apart from motivation, it aids employees to have improved morale to work efficiently. Ahmad, Ahmad and Asghar (2014) agreed to the morale advantage of training and added that it aids them to get satisfied with their jobs; the higher the morale, the higher the job satisfaction. The authors also posit that training enables workers to make fewer mistakes, perform their jobs timely under little or no supervision. Robert (2006) reports that effective training programs assist employees in becoming familiar with emerging technological breakthroughs, build the necessary skills for certain activities and avoid errors at work.

However, it was argued that training does not help employees or workers to adapt to new developments for enhanced productivity (Kum, Cowden and Karodia, 2014). Other evidence is predominantly empirical, and the following section will articulate the holistic review of the empirical framework obtained restricted to the banking sector.

2.6   Empirical Framework

2.6.1   Impact of training on staff performance in Banks

Rowland et al. (2017) researched the impact of training and development on employees in Jordanian banks. The study concluded that training improves skills, knowledge, learning new work methods, job performance, behaviours and productivity. However, the study also found that this had less of an impact on job satisfaction, teamwork, and creativity. In various literature, several studies on the impact of training on the performance of employees or staff in banks report predominantly positive effects.

For example, Charity (2015) investigated the effect of training and career development on staff performance in a Kenyan commercial bank. The researcher used a case study resign design and employed a more expansive approach by distributing questionnaires to 6 branches of Kenyan commercial banks and employed a census sampling to select 196 respondents from 6 bank branches. Strong report of respondents agreeing that the training of staff positively influences their performance.

Imran and Tanveer (2015) also researched the impact of training and development on staff performance in Pakistan banks. The study made use of convenience and referral samplings with 150 sample sizes. In accomplishing the research objectives, the researchers utilised a quantitative data method, i.e., a questionnaire to elicit information from 150 respondents who have undergone training in the banks, though 104 of the invited respondents conducted the survey: recording a 69.3% response rate. The data was descriptive and analysed through the use of the SPSS software package. Therefore, the study shows a strong correlation between training and development and staff

performance, which summarises that the positive impact of training on staff performance is evidential.

Moreover, Motlokoa et al. (2018) examine the impact of training on employee performance using a case study on the banking sector in Lesotho. In the study, a stratified sampling strategy was employed to sample 171 employees of 300 people. Afterwards, the researchers used a self-administered questionnaire to generate data from these 171 respondents, reflecting a 57% response rate. Finally, the study discovered that training benefits staff not only in terms of performance but also in terms of motivation and job satisfaction.

Igbaekemen, Charles and Odivwri (2014) conducted research to analyse training and development management practices using a case study of Zenith Bank of Nigeria, PLC. The study aims to examine the roles of training and development staff on the development of Zenith bank. Two hundred (200) employees from the Zenith Bank branches in Lagos were selected using random sampling. The study implemented a mixed research method by distributing questionnaires and interviewing the staff from zenith bank to obtain relevant data. The findings show that a good quality of training improves workers' skills and productivity. Also, it confirmed the hypothesis that training significantly impacts staff performance. To this end, the study concludes that management should consider a training programme an investment rather than an overhead. The researchers also recommend that organisations not relent in improved staff training for enhanced performance, which gives them a competitive edge.

Summarily, these above empirical studies limited to the banking sector noted that almost all the studies critiqued found that there are positive impacts of training to staff or employees irrespective of their training programs (i.e., on-the-job and off-the-job training) and methodological approaches (Motloka et al., 2018; Charity, 2015; Imran and Tanveer, 2015; Igbaekemen et al., 2014). However, training does not significantly influence workers' job satisfaction, teamwork, and creativity (Rowland et al., 2017).

2.7 Factors militating against effective training in the Nigerian Bank

Challenges are usually associated with the implantation of training as a result of various factors. These challenges could result from organisational, managerial, or individual reasons (Ndimande, Chisoro and Karodia, 2016). The attitude of the top management is among the factors that militate against effective training in some organisations (Kum et al., 2014). For example, Robbins et al. (2003) concur and note that many employers oppose training programs because they believe that equipping people to become staff lies with the education system, not the company.

As Ndimande et al. (2016) cited Tabashi (2012), the lack of staff motivation on training could be a factor. Motivation is a psychological force that encourages participants to learn and understand the training and development programmes that determine how best newly acquired knowledge can be maximised in the workplace (Ndimande et al., 2016; Jones, George and Hill, 2000: 427). Thus, motivation increases staff productivity and willingness to adhere to and complete a training program within a given timeframe. Carrel

et al. (1989) state that staff would be motivated if given adequate training and considered a partner in driving the success of an organisation by the management.

The choice and design of training programme method could be a militating factor. For example, Driskell (2012) discovered in his study that training and development are also affected by elements such as "the type of training program initiated, the contents of the training, and training expertise". The poor training design has a detrimental consequence on its effectiveness, as the selected training programs frequently fail to reach their objectives (Tennant et al., 2012:20).

The attitude of the staff is another contributing factor in training (Haslinda and Mahyuddin, 2009, as cited by Mohamed and Alias, 2012). This attitude could be a result of too many training programmes in place in the organisation. Orlando (2012) agrees that the causal factor and provision of incentives could motivate them to develop a positive attitude toward training. This positive attitude could ultimately lead to job satisfaction of the staff. Another factor that could lead to the negative attitude of the staff toward training could be managerial support that is lacking (Birdi, 2005).

Philips (2015) argues that lack of training programme evaluation could be a militating factor for training. Rolf (2014) agrees to the foregoing statement and supports that most evaluation of training programs in a diverse organisation is either informal or primitive. Occasionally, training is ineffective because the firm provides specific training to staff. After all, the skills have not been adequately transmitted to them, rendering them obsolete for the staff and the organisation (Anis et al., 2011). Other factors militating

against training include a lack of financial resources (Ngirwa, 2009) and a shortage of trained training experts (Abdullah, Nilufar and Alam, 2009).

2.8 Conceptual Model

The research concentrates on the impact training has on staff performance, with training and staff performance depicting the variables, as illustrated below.

Table 2.1 - Conceptual Model

Training (Independent Variable)	→	Staff performance (Dependent Variable)
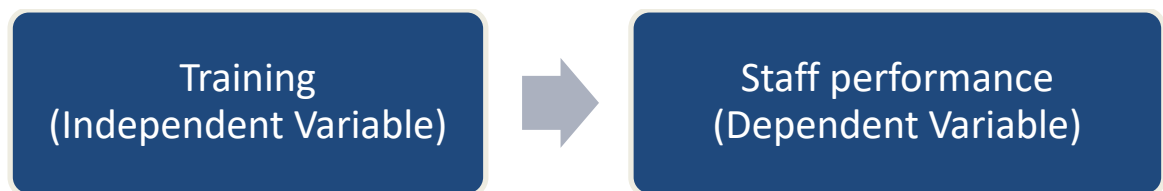
Source: Researcher's computation

The next is a literature review chapter, presenting the previous literature on the subject matter, particularly training and staff performance.

CHAPTER THREE: METHODOLOGY

3.1 Introduction

This chapter aims to distinctly present the methodology employed in this research using the research framework, i.e., research onion. This framework summarises the research philosophy, approach, method, design, strategy, sampling designs and method for collecting and analysing data. Subsequent sections highlight the research validity and reliability as well pilot study necessary for accomplishing quality and a credible research dissertation.

3.2 Research Framework

Saunders and colleagues (2016) propose that research onion is one of the approaches for building research methodologies (see Figure 3.1). There are many layers or stages to developing a good research methodology, which are described in the research onion. (Raithatha, 2017).

Figure 3.1 - Research Onion
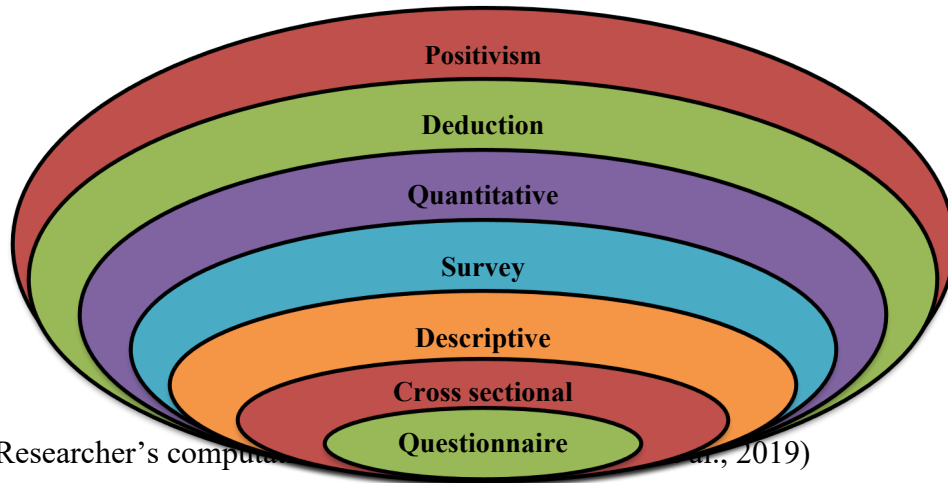
Source: Researcher's computa... ...al., 2019)

The above illustration gives the sequence of the research actions. Seven layers presented in the following sections summarise the integration of some theoretical knowledge of the research methodology with rationale for the selection.

3.3 Research Philosophy

Philosophy of Research is a "system of beliefs and assumptions about knowledge development" (Saunders, Lewis and Thornhill, 2019). Research philosophy is essential for enforcing decisions on the components of a research methodology, such as the research approach, design, strategies, data collection and analysis. In the context of research worldviews, the following term could be identified as paradigm too.

At every stage of research, different assumptions are usually present; they include ontological assumptions, epistemological assumptions and axiological assumptions (Saunders et al. 2019; Burrell and Morgan 2016). However, Gill and Johnson (2010) outline ontology and epistemology as the predominant philosophical stance in research. However, this study focuses on two philosophical standpoints, leading to selecting the most appropriate for the study.

3.3.1 Ontological Approach

Sekaran and Bougie (2016) refer ontology to as the branch of philosophy of what can be said to be real or exist. The way we view and understand our research items is shaped by ontological beliefs (Saunders et al., 2019; p. 133). Ontological perspectives are critical for carrying out qualitative research.

3.3.2 Epistemological Approach

Epistemology refers to "assumptions about what is legitimate and accurate knowledge, and how we convey information to others" (Burrell and Morgan 2016). It is also a branch of philosophy that relates to where we can find information and how reliable it is (Williams, May & Wiggins, 1996). Epistemology comprises two broad components; positivism and interpretivism. The characteristics that differentiate these two epistemological perspectives are illustrated in Figure 3.2 below.

Figure 3.2 - Difference between two epistemological perspectives

Positivism	Interpretivism
Uses large samples	Uses small samples
Has an artificial location	Has a natural location
Is concerned with hypothesis testing	Is concerned with generating theories
Produces precise, objective, quantitative data	Produces rich, subjective, qualitative data
Produces results with high reliability but low validity	Produces findings with low reliability but high validity
Allows results to be generalised from the sample to the population	Allows findings to be generalised from one setting to another similar setting

Source: Collis and Hussey, (2009, p. 62)

As **shown in Figure 3.1,** at the first layer of the research framework, the researcher selected **a positivistic epistemological** approach to this study to understand the

relationship between training and staff performance. The rationale for this choice is to help the positivist researcher adopt a highly structured, large-scale, sampling, and quantitative approach critical for answering the research questions (Saunders et al., 2019; p.176).

Figure 3.3 - Research Questions and Hypotheses

1.5 Research Questions

The research question intends to investigate how training and development of bank staffs enable the organisation to gain a sustainable competitive advantage. Therefore, the study focuses on addressing the following exploratory sub-questions of the research question.

1. What are the different methods of training available in the Nigerian bank?

2. What effective staff training program enhance staff performance in the Nigerian bank?

3. How does training impact the staff performance in Nigerian bank?

4. What are the factors militating against the effective training in the Nigerian bank?

1.6 Research Hypotheses

- H_0 – Training methods have no significant relationship with the impact the staff performance in Nigerian bank.

- H_0 – Training methods have no significant relationship with the factors militating against the effective training in Nigerian bank.

Source: Researcher's study (See 1.4 and 1.5).

3.4 Research Approach

Three approaches are critical for theory development: inductive (theory building), deductive (theory testing), and abductive. Bryman (2008) outlines only two approaches

commonly used in this type of research; inductive and deductive. Therefore, utmost attention is given to the two common approaches before deciding the most suitable for this research study.

A deductive approach entails formulating a theory in the body of the research, which is subsequently rigorously tested employing different propositions (Saunders et al., 2019). Also, the research method process largely depends on the research approach. Therefore, quantitative research is generally deductive; the researcher returns to the data from the theme to investigate if they could generate more evidence that can support each theme (Creswell and Creswell, 2018). In contrast, inductive entails obtaining data to formulate theories (Saunders et al., 2019). Also, qualitative research is mainly inductive; the researcher produces meaning from data in the field (Creswell and Creswell, 2018).

Therefore, as demonstrated in layer two of the research framework shown in Figure 3.1, this research chose a **deductive approach** due to the quantitative characteristics of the research questions and also, it aligns with the structured methodology, philosophical assumptions and positivist paradigm that allow for the formulation of hypotheses for subsequent testing. This selected research strategy (deductive) is essential for practical assessment of the current theoretical views and testing different hypotheses formulated to describe the training impact on the performance of bank staff in Nigeria (Saunders et al., 2019).

3.5 Research Method

The research method is a procedure entailing ways researchers collect, analyse, and interpret data in selecting and constructing their research technique (Creswell and Creswell, 2018; Kothari, 2004). Articulating or implementing all methods in carrying out a research study is a research method (Goundar, 2012). Three methods exist in the business or management research field: quantitative, qualitative, and mixed-method (Saunders et al., 2019).

3.5.1 Quantitative Method

Quantitative research is the method that focuses on the amount of measurement relevant to quantity phenomena (Kothari, 2004). Quantitative research uses numerical data collected from organised and validated data gathering to test hypotheses regarding the relationships between variables (Sanders, Cogin and Bainbridge, 2014). Quantitative research describes the causal logic between variables and testing specific hypotheses (Denzin and Lincoln, 1998). One of the significant strengths of this method is that results obtained from the study can be generalised if applied repeatedly in a vast population (Johnson and Onwuegbuzie, 2004). Based on the research approach previously defined, quantitative data rely on the deductive approach. Moreover, positivism philosophy guides quantitative research, originally developed in natural sciences (Leavy, 2017).

3.5.2 Qualitative Method

Contrary to the quantitative opinions stated earlier, Denzin and Lincoln (2005) refer qualitative research as an activity that translates observers into reality from a practical and interpretive aspect. Qualitative research also involves the use of a systematic

individual technique on the textual or narrative description of the phenomenon under study (Creswell and Poth, 2018; VanderStoep and Johnston, 2009). This research takes a natural approach to understand the phenomena or events under study that researchers cannot influence, especially for personal aims (Patton, 2002). Based on the research approach previously defined, qualitative data relies on induction.

Therefore, as demonstrated in **layer three** of the research framework shown in Figure 3.1, this study chose only a **quantitative research method,** though qualitative and quantitative research are both suitable for obtaining out valid and reliable. The rationale for this selection is generating factual data that "answer the research questions and test the hypotheses" (Hammarberg, Kirkman and Lacey, 2016). Also, this research method effectively investigates and establishes the correlation between training and staff performance, which was achieved after completing an online questionnaire.

3.6 Research Design

A research design will provide the action plan or roadmap of a research method that connect the philosophy and methodology that is critical for accomplishing the purpose of study (Bryman and Bell, 2011; Gelo, Braakmann and Benetka, 2008). A research design comprises of a plan needed by a researcher to collect, measure and analyse relevant data with emphasis on the research objective and the availability of resources such as people, duration and expenses (Kothari, 2004). A research design refers to strategies of inquiry that can be achieved through either exploratory, descriptive correlational or explanatory

(Goundar, 2013; Denzin and Lincoln, 2011). The categories of research design are given in the following subsections for selecting the most appropriate for the study.

3.6.1 Descriptive Research Design

Research is called descriptive when the aim is to describe the features of a particular person or group (Kothari, 2004). This research design entails research questions that can be investigated during the data collection to describe events or situations. However, the descriptive research studies offer further probing and research ideas (Sekaran and Bougie, 2016).

3.6.2 Exploratory Research Design

Kothari (2004) describes research to be exploratory when the main goal is to formulate a more thorough investigation or create practical hypotheses. This research design entails research questions that begin with 'What' and 'How' or other questions that can be asked during data collection to explore a problem to clarify understanding (Saunders et al., 2019). This research design often relies on secondary data, particularly by reviewing literature and draws definitive conclusions only with extreme caution (Goundar, 2013).

3.6.3 Explanatory Research Design

An explanatory study is a research design that explains why and how two or more features of a situation or phenomenon are related (Goundar, 2013). It is argued by Saunders, Lewis and Thornhill (2009, p. 140) that explanatory research is known for establishing a causal relationship.

In summary, as demonstrated in **layer four** of the research framework shown in Figure 3.1, this research adopted **descriptive research** because it is crucial for reporting the

investigation findings. Unlike exploratory, this research study already developed a theory and aimed to test the hypotheses (Kothari, 2004).

3.7 Research Strategy

This refers to the series of processes planned to accomplish the research purpose. An appropriate research strategy is chosen depending on the research objectives and questions that must be addressed (Sekaran and Bougie, 2016). One way to collect data from people is through a survey, which can be quantitative or qualitative in nature (Sekaran and Bougie, 2016; Fink, 2003). Also, a quantitative research design is typically related with "experimental and survey research strategies" (Saunders et al., 2019; p.177). These authors continued that the survey strategy for a quantitative research design involves questionnaires or structured interviews.

Therefore, as shown in **layer five** of the research framework shown in Figure 3.1, the research adopted **survey studies** as it was beneficial for obtaining necessary information to address the impact of training on staff performance. This survey method for this research involves inviting the participant to fill the **online questionnaire,** i.e., Google Form. The rationale for this preferred approach is because it is economical, geographical distance between the researcher and the target population and due to the time constraint. The bank staff are in the best position to answer the research questions and hence, another reason for considering the survey over other strategies.

3.7.1 Time Horizon

Two main methodological approaches are viable in this survey study: cross-sectional and longitudinal (Sekaran and Bougie, 2016; p.104). In cross-sectional study (as the name

implies), the focus is on the data acquired at a certain point. To solve a research question, longitudinal designs are used to investigate persons or phenomena more than one point in time. (Sekaran and Bougie, 2016; p.105).

Consequently, as demonstrated in **layer six** of the research framework shown in Figure 3.1, this research focuses on **cross-sectional**, given the periodic constraint embedded in the study.

3.8 Population and Sample Design

3.8.1 Population

In statistics, a population is a collection of individuals, events, or objects of interest that have a common set of characteristics (Banerjee and Chaudhury, 2010). In this study, the target population comprises of the staff working in Nigerian banks.

3.8.2 Sample Design

Sampling is a procedure involved in selecting "a subset of the population" or target population for the purpose of a study (Turner, 2020; Banerjee and Chaudhury, 2010). The design for sampling is a critical requirement for any research, and thus, it is essential to justify its selection concerning research paradigms (Pearce et al., 2014; Polit and Beck, 2012). In a study, two different sampling strategies are often categorised: probability and non-probability (Turner, 2020; Saunders et al., 2019; p. 296). They are selected based on the research method; qualitative research relies on non-probability sampling while quantitative relies on probability sampling.

Thus, this quantitative research ultimately relies on probability sampling, which involves the strategies that allow each element of the population to have a chance to be included in the sample (Leavy, 2017). This makes it possible for the research to make statistical inferences from sampling techniques to answer the study questions and ultimately achieve the objectives (Saunders et al., 2019; p. 297). According to the authors, simple random, systematic random, stratified random, and clustering are the four basic methods for choosing a sample. However, random sampling is the most familiar form of quantitative research due to its generalizability (Williams et al., 1996).

It is advantageous for this study to use **random sampling** because the research participants would spread over a large number of people in a bank. This approach enables each worker employed in the bank to participate and have an equal chance to be selected.

3.8.2.1 Sample Size

The sample population for this research comprises staff working in banks in Lagos, Nigeria. The banks in Lagos have a considerable population required to answer the research questions. Different banks within the Lagos metropolis were targeted, and the researcher invited 100 staff to participate in the online self-completion questionnaire.

3.9 Data Collection

The commonest data collection for credible research is a survey, interview, observation, focus groups and content analysis (Bryman and Bell, 2011). There are two main types of data collection; primary and secondary. However, the data collection technique relevant

for this study has been briefly discussed earlier, i.e., **questionnaire**, which is the **final layer** of the research framework as shown in Figure 3.1 above.

3.9.1 Research Instrument

Several ways exist to elicit information from respondents, but questionnaires are the most common because of its effectiveness on the same questions (Saunders et al., 2019; p.504). However, this researcher distributed questionnaires electronically (**Google Form**) to elicit information from the bank staff online on the subject matter. This self-completed questionnaire is often referred to as surveys in business or management research. Unlike the conventional questionnaire (paper-based), an online questionnaire proves to be convenient, less erroneous and economical (Mertler, 2002), as this approach allows for a more significant generation of data within a short time. Also, this approach enables the researcher to track the progress and the results electronically in real-time, possibly for detecting any form of biases that may be inherent.

The researcher uses a closed-ended questionnaire on the ground of 5-point Likert scale structure; "strongly agree" graded as 5 points; "agree" as 4 points; "neutral" as 3 points; 2 points allocated to "disagree" scale and 1 point dedicated to "strongly disagree". This enabled the researcher to critique the participants' level of agreement on each question, necessary for accomplishing the research objectives.

3.9.2 Pilot Test

Pilot test or pretesting is the use of a few participants to assess the adequacy and understanding of the questions as this helps to correct any deficiencies before the actual

distribution of the questionnaire, and thereby reduces the bias (Sekaran and Bougie, 2016; p. 155). In this sense, it is crucial to pretesting the structured questionnaire to be distributed to the target population.

So, the researcher enlisted five professionals with 5-10 years of working in GT Bank and UBA bank for this pilot test to know the appropriateness and readability of the questions. Prior to this general pretesting, the researcher presented the questionnaire to the supervisor for possible modifications. This way, necessary adjustments gave room for answerable questions being asked to pass the validity and reliability tests.

3.9.3 Reliability and Validity

Validity and reliability are essential criteria for determining and declaring research credible. The extent to which research is accurately measured, whether in construct, content or criterion, is considered valid (Heale and Twycross, 2015). On the other hand, the authors relate reliability in all criteria as the consistency of a measure. A valid questionnaire aids the researcher to obtain accurate data that measures the relevant concepts, while a reliable questionnaire ensures that the data is obtained consistently (Saunders et al., 2019; p. 516). Internal validity means the capacity for a questionnaire to quantify what it is meant to measure. Whereas, reliability deals with the robustness of the questionnaire to ascertain if the data obtained can be consistent and reproducible (Saunders et al., 2019; p. 518).

Although it is usually difficult to assess some of the validity or reliability of research, IBM SPSS software is designed to be measured. For example, validity as a measure of sample

adequacy for each variable would be tested, which would be defined by Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity. On the other hand, as a measure of internal consistency, reliability would be determined by Cronbach's Alpha Coefficient.

3.10 Data Analysis

Quantitative data obtained from the study was recorded and coded accordingly using the SPSS. Then, the researcher computed and evaluated inferential data to test the two hypotheses formulated during the early stage of the research, which is typical of descriptive quantitative research. The descriptive statistics computation described and summarised the data obtained, followed by recording frequencies and the measure of central tendency (mean).

CHAPTER FOUR: FINDINGS

4.1 Introduction

This chapter gives the breakdown of the findings on the data obtained from the field study. Staff from Nigerian banks were asked to complete an online questionnaire which serves as a source for statistical representation and analysis, performed using SPSS. The following subheadings comprises of demographic characteristics, analysis of research questions and research reliability and validity.

4.2 Questionnaire Distribution

The researcher invited 100 different bank staff to participate in an electronic (online) survey comprising a total of 29 questions, and only 46 banks' staff completed the survey. Based on this, the response rate is 46%.

Table 4.1 *Frequency of the sample banks*

		Frequency	Per cent	Cumulative Percent
What is the name of the bank you work for?				
Valid	First Bank	10	21.7	21.7
	GT Bank	2	4.3	26.1
	Greenwich Merchant Bank	2	4.3	30.4
	Heritage Bank	3	6.5	37.0
	Polaris Bank	6	13.0	50.0
	UBA	18	39.1	89.1
	Wema Bank	2	4.3	93.5
	Zenith Bank	3	6.5	100.0
	Total	46	100.0	

Source: Field Survey (2021)

Table 4.1 illustrates the participants' quantity with respect to their banks for this study. It can be observed that the highest number of participants emerged from both UBA, First Bank and Polaris Banks with 18, 10 and 6 respectively.

Figure 4.1 *Graph depicting the frequency of the sample banks*

SHOWING THE FREQUENCY OF PARTICIPANTS' BANK
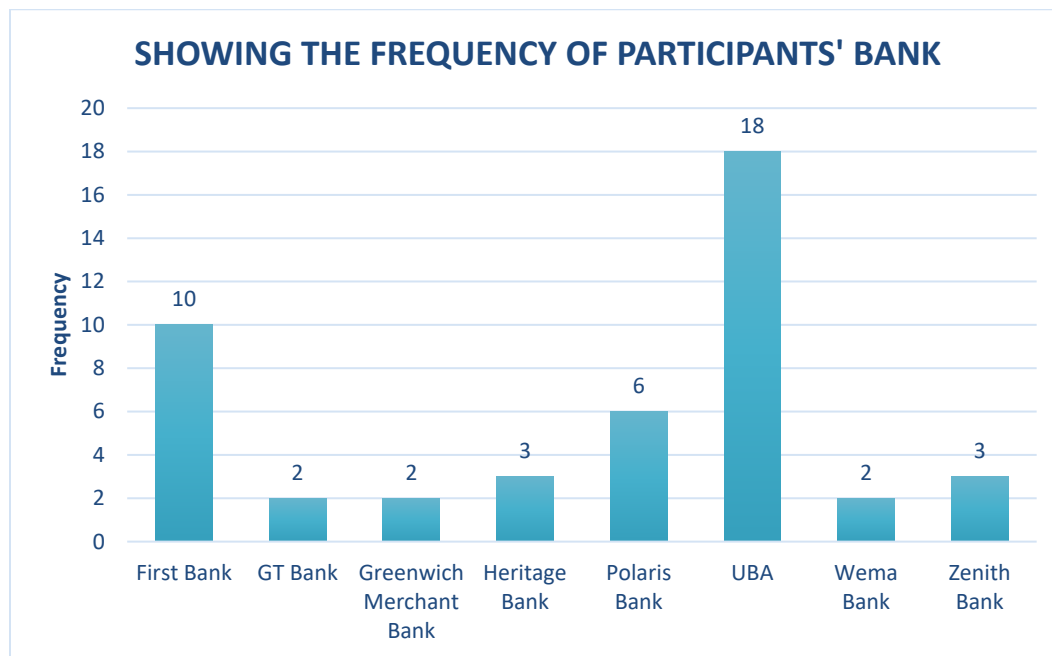
4.3 Quantitative Research Findings

4.3.1 Respondents Characteristics

The demographic information of the respondents is tabulated in Table 4.2, and the findings are subsequently analysed as follows:

Table 4.2 *Demographic Data*

Item	Characteristics	Frequency	Per cent (%)
AGE	Less than 30	28	60.9
	30 - 50	18	39.1
	Total	**46**	**100.0**
GENDER	Male	29	63.0

	Female	17	37.0
	Total	**46**	**100.0**
MARITAL	Single	42	91.3
STATUS	Married	4	8.7
	Total	**46**	**100.0**
ACADEMIC	National Diploma	1	2.2
QUALIFICATIONS	Higher National Diploma	2	4.3
	Bachelor's Degree	35	76.1
	Post Graduate Diploma	2	4.3
	Master's Degree	6	13.0
	Total	**46**	**100.0**
POSITION	Assistant Manager	1	2.2
	Banking Associate	3	6.5
	Cashier	13	28.3
	Customer Service Officer	21	45.7
	Graduate Trainee	1	2.2
	Teller	6	13.0
	Executive assistant	1	2.2
	Total	**46**	**100.0**
YEARS OF	Less than 5	29	63.0
PROFESSIONAL	5 - 10	17	37.0
EXPERIENCE	**Total**	**46**	**100.0**

Source: Field Survey (2021)

Figure 4.2   *Age*
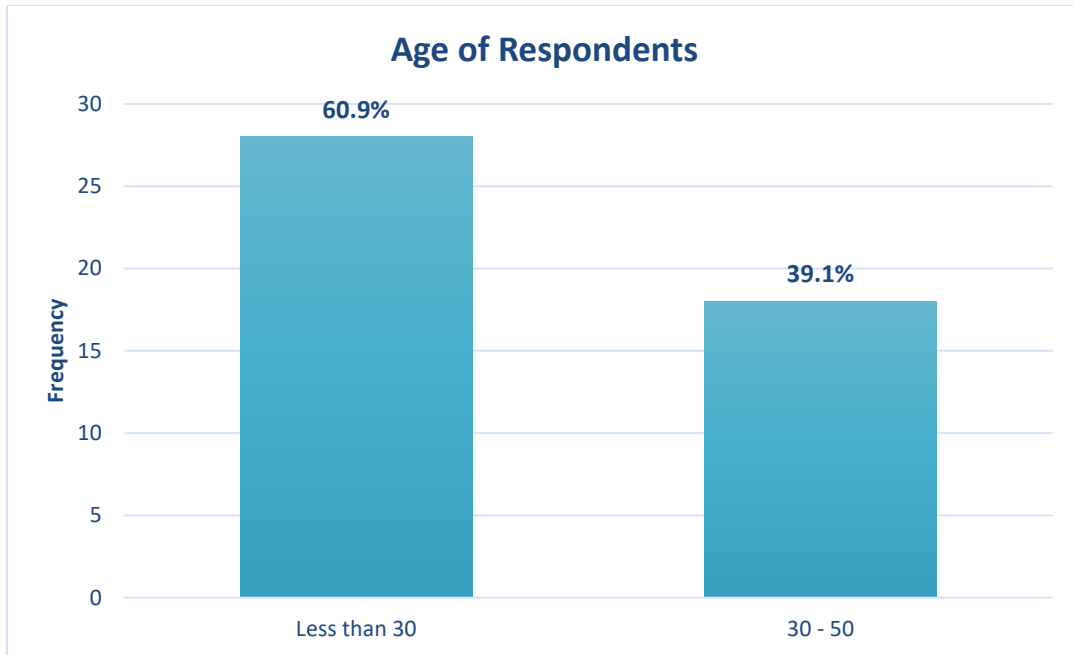
Age of Respondents

Figure 4.2 indicates the respondents' age range: 60.9% (28) of the respondents were less than 30 years of age, while 39.1% (18) of the respondents' ages range between 30-50. The implies that most of the respondents in this study were less than 30 years of age. This may be a strategy by the company to recruit youths in the Nigerian banking sector.

Figure 4.3 *Gender*
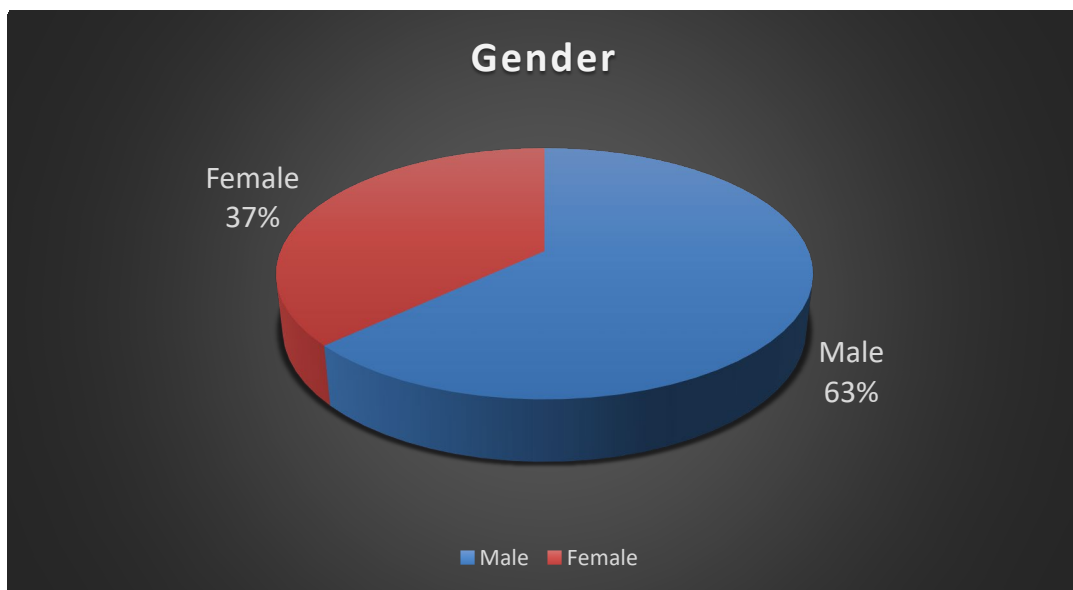
Figure 4.3 illustrates the respondents' gender: 63% (29) of them were male, while 37% (17) of the respondents were female. The implies that the predominant gender of respondents was male.

Marital Status of Respondents
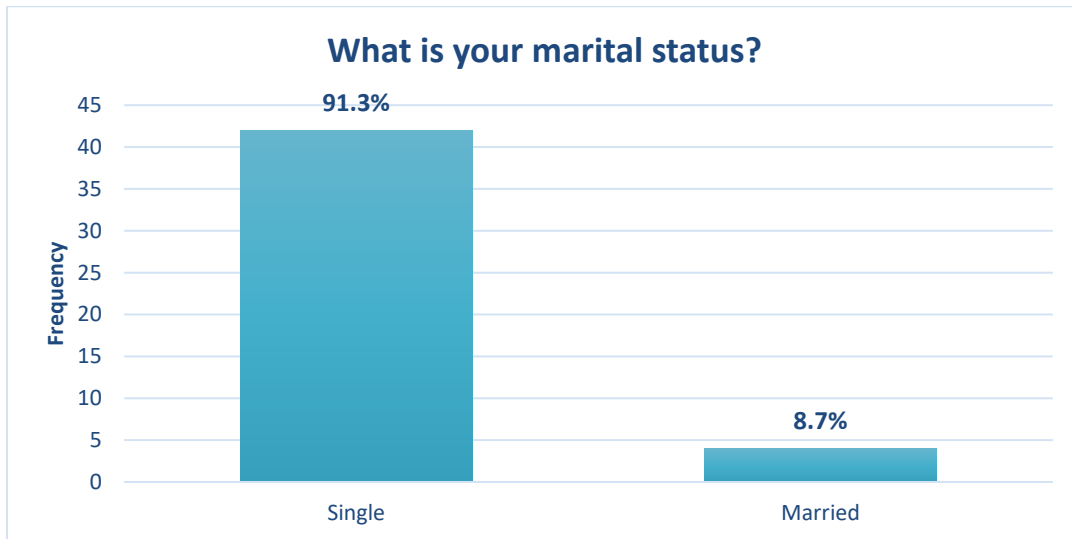
Figure 4.4 depicts the marital status of respondents: 91.3% (42) of the respondents were single, while 8.7% (4) of the respondents were married. The implies that the majority of respondents were unmarried, which may result from their young age.

Figure 4.5 *Academic Qualification of Respondents*

Academic Qualification of Respondents
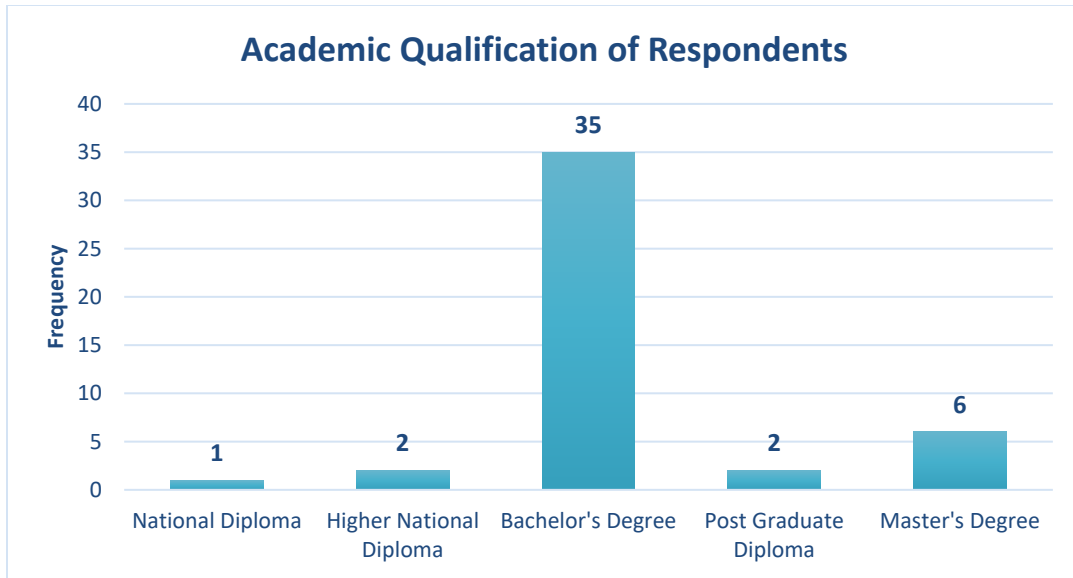
Figure 4.5 shows the academic qualification of respondents: 2.2% (1) of the respondents obtained National Diploma; 4.3% (2) obtained Higher National Diploma; 76.1% (35) obtained Bachelor's degree; 4.3% (2) obtained Post Graduate Diploma, and 13% (6) obtained Master's degree. The implies that the majority of respondents were Bachelor's degree holders.

Figure 4.6 *Job Position of Respondents*
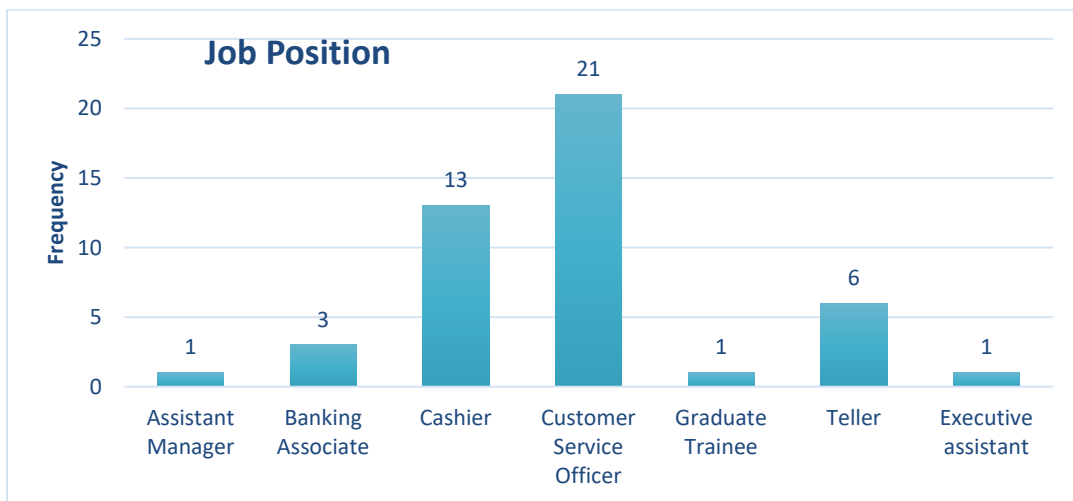
Job Position

Figure 4.6 show the job position of respondents: 2.2% (1) of the respondents was an assistant manager; 4.3% (3) were banking associate; 76.1% (13) were cashiers; 4.3% (21) were customer service officer; 2.2% (1) was a graduate trainee; 13% (6) work as a teller and 2.2% (1) was an executive assistant. The infers that the most of respondents hold the position of a customer service officer.

Figure 4.7 *Years of Professional Experience*
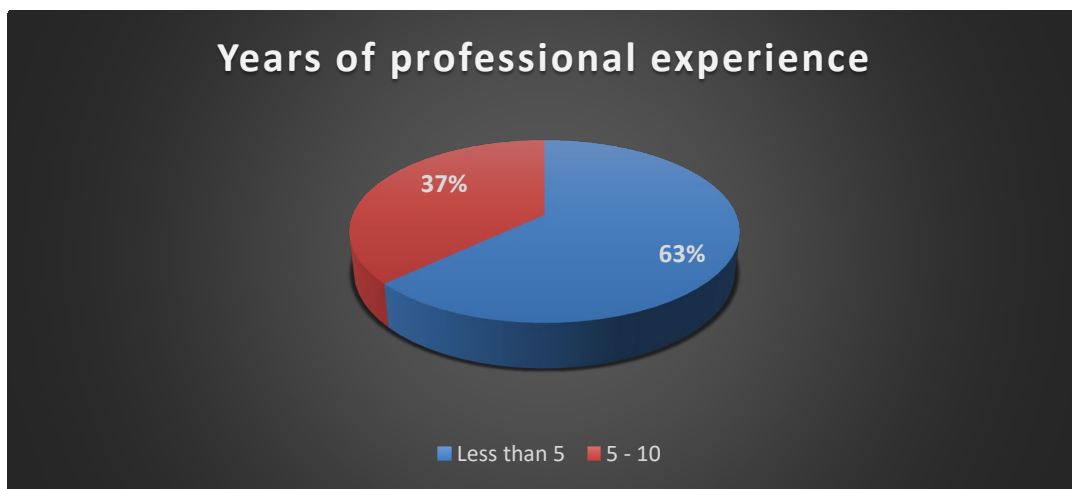
Figure 4.7 shows the respondents' years of professional experience: 63% (29) of the respondents had less than five (5) years of professional experience while the 37% (17) had experience ranging between 5-10 years. The summarises that several of the respondents were still entry-level staff in the banking sector.

4.4 Descriptive Research Questions Analyses

4.4.1 Different Training programs used in Nigerian Banks

The different training programs used in banks according to the survey completed by respondents is tabulated in Table 4.3, and the findings are subsequently analysed as follows:

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Table 4.3 *Training Programs*

Item	Category	Frequency	Per cent (%)
Which of the following training methods is commonly used in your bank?	Apprenticeship	2	4.3
	Coaching	1	2.2
	Job Rotation	1	2.2
	Lectures	8	17.4
	Mentoring	1	2.2
	Professional training centres	19	41.3
	Role-Playing	9	19.6
	Seminar	4	8.7
	None	1	2.2
	Total	**46**	**100.0**
Which of the following training methods is the most effective in your bank?	Coaching	3	6.5
	Job Rotation	5	10.9
	Lectures	2	4.3
	Mentoring	2	4.3
	Professional training centres	17	37.0
	Role-Playing	13	28.3
	Seminar	3	6.5
	None	1	2.2
	Total	**46**	**100.0**

Source: Field Survey (2021)

Table 4.3 and Figure 4.8 demonstrate the response from banks' staff on the common on-the-job or off-the-job training methods used in their respective banks. On this note, various training methods commonly used in Nigerian banks as specified by respondents are: 4.3% (2) of respondents identified apprenticeship as their common training methods; 2.2% (1) identified coaching, job rotation, mentoring and no training program, respectively. 17.4% (8) of respondents selected lectures as the training method; 41.3% (19) selected professional training centres; 19.6% (9) selected role-playing, while 8.7% (4)

of respondents identified seminar as the common training method used in their banks. Therefore, the foregoing analysis implies that professional training centres seem to be the most familiar method of training staff in the Nigerian banks.

Figure 4.8 *Common Training Program*
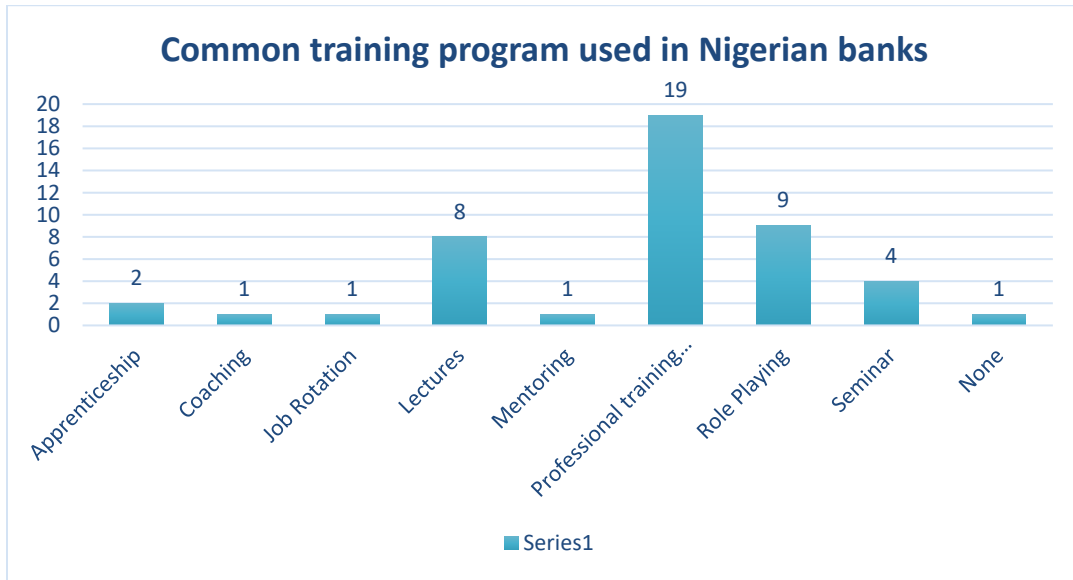
The most effective training programs used in the bank was investigated, and the results are illustrated in Table 4.3 and Figure 4.9. 4.3% (2) of respondents identified Lectures and Mentorship as their common training methods, respectively; 6.5% (3) identified coaching and seminar as their most effective methods. 10.9% (5) of respondents selected job rotation as the training method; 37% (17) selected professional training centres; 28.3% (13) selected role-playing, whi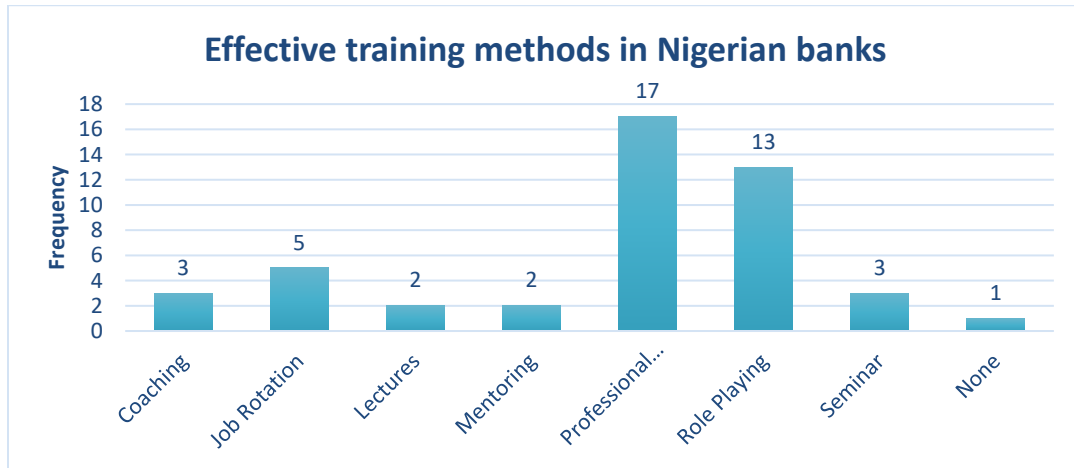le 2.2% (1) respondents declared that no training program was made available in the bank. Therefore, these breakdowns imply that professional training centres seem to be the most effective method of training staff in the Nigerian banks.

Figure 4.9 *Effective training methods*

Effective training methods in Nigerian banks

4.4.1.1 Crosstabulation of Banks with respective Training methods

The crosstabulation was performed to determine the common training methods used in banks with a predominant number of participants, such as UBA, First Bank and Polaris Bank, as shown in Table 4.4. Thus, it can be found that the most common training methods used in the UBA are professional training centres and lectures with the frequency of 12 and 3, respectively. First Bank used both role-playing and lectures, with each of the methods recording four (4) numbers each while Polaris Bank participants selected seminar as their common training method.

Table 4.4 *Crosstabulation of Banks with respective common Training methods*

What is the name of the bank you work for? * Which of the following training methods is commonly used in your bank? Crosstabulation

		Apprenticeship	Coaching	Job Rotation	Lectures	Mentoring	Professional training centres	Role-Playing	Seminar	None	Total
What is the	FB	0	1	0	4	0	1	4	0	0	10
	GTB	1	0	0	0	0	0	0	1	0	2

name of the bank you work for?											Total
	GMB	0	0	0	0	0	2	0	0	0	2
	HB	0	0	0	0	0	1	2	0	0	3
	PB	1	0	0	0	0	1	1	3	0	6
	UBA	0	0	1	3	0	12	1	0	1	18
	WB	0	0	0	0	1	1	0	0	0	2
	ZB	0	0	0	1	0	1	1	0	0	3
Total		2	1	1	8	1	19	9	4	1	46

Author's Computation (2021)

The above abbreviations are represented as follows: FB – First Bank, GTB – Guaranty Trust Bank, GMB - Greenwich Merchant Bank, HB - Heritage Bank, PB - Polaris Bank, UBA – United Bank for Africa, WB - Wema Bank and ZB - Zenith Bank.

4.4.1.2 Crosstabulation of Banks with respective effective training programs

The crosstabulation was performed to determine the most effective training methods considered by the highest participants, such as UBA, First Bank and Polaris Bank, as shown in Table 4.5. Thus, it can be found that participants in those foregoing banks considered the following training methods as most effective; UBA banks felt professional training centres (11) and role-playing (3) as the most effective training methods. First Bank staff considered Roleplaying (5) while Polaris Bank staff (3) considered seminar as the most effective training method.

Table 4.5 *Crosstabulation of Banks with respective effective training methods*

What is the name of the bank you work for? * Which of the following training methods is the most effective in your bank? Crosstabulation		
Count		
		Total

		Coaching	Job Rotation	Lectures	Mentoring	Professional training centres	Role-Playing	Seminar	None	
What is the name of the bank you work for?	FB	2	0	2	0	1	5	0	0	10
	GTB	0	2	0	0	0	0	0	0	2
	GMB	0	1	0	0	1	0	0	0	2
	HB	0	0	0	0	1	2	0	0	3
	PB	1	1	0	0	1	1	2	0	6
	UBA	0	0	0	2	11	3	1	1	18
	WB	0	1	0	0	1	0	0	0	2
	ZB	0	0	0	0	1	2	0	0	3
Total		3	5	2	2	17	13	3	1	46

Author's Computation (2021)

4.4.2 The Impact of Training on Staff Performance

This section gives breakdowns of Likert scale data obtained from 46 staff working in Nigerian banks on the impact of training on staff performance. The term "Strongly Agree" used in the research survey means that the respondents strongly support the information on a subject. The term "Agree" is the next to strongly agree to indicate the upper level of the respondents' support or agreement on the issue. The word "Neutral" in the survey means that the respondents had no vital information nor support for any of the options of the subject. While the terms "Strongly Disagree" and "Disagree" either means that the respondents do not in the extremity or do not support the subject, respectively. The responses obtained by the respondents on the impact of training on staff performance is tabulated in Table 4.6, and the results are subsequently analysed below:

Table 4.6 *Impact of Training on Staff Performance*

IMPACT OF TRAINING ON STAFF PERFORMANCE

S/N	STATEMENT	Total	SA	A	N	D	SD
1	Training increases my self-confidence on different tasks given to me	46 100%	34 73.9	11 23.9	1 2.2	0 0	0 0
2	Training helps me to do things right	46 100%	25 54.3	20 43.5	1 2.2	0 0	0 0
3	Training facilitates accurate decision-making in my tasks	46 100%	16 34.8	28 60.9	2 4.3	0 0	0 0
4	Training increases my job satisfaction	46 100%	15 32.6	25 54.3	5 10.9	1 2.2	0 0
5	Training enables me to solve problems	46 100%	14 30.4	27 58.7	3 6.5	1 2.2	1 2.2
6	Training enables me to cope with pressure	46 100%	19 41.3	15 32.6	2 4.3	9 19.6	1 2.2
7	Training provides me capacity to adapt to technological change	46 100%	20 43.5	23 50.0	1 2.2	2 4.3	0 0
8	Training allows me to take on different roles	46 100%	17 37.0	24 52.2	4 8.7	1 2.2	0 0
9	Training ensures the development of a positive attitude towards my work	46 100%	19 41.3	13 28.3	5 10.9	9 19.6	0 0
10	Training improves my skills and knowledge	46 100%	28 60.9	16 34.8	1 2.2	0 0	1 2.2
11	Training enables me to handle unexpected circumstances in the company effectively	46 100%	17 37.0	27 58.7	2 4.3	0 0	0 0
12	Training helps me to minimise mistakes	46 100%	17 37.0	26 56.5	2 4.3	1 2.2	0 0
13	Training increases my accuracy and speed in performing a task	46 100%	14 30.4	17 37.0	13 28.3	2 4.3	0 0
14		46	15	21	5	4	1

	Training reduces my learning time to reach an acceptable performance level	**100%**	**32.6**	**45.7**	**10.9**	**8.7**	**2.2**
15	Training improves my consistency level in the bank	46	16	27	1	1	1
		100%	**34.8**	**58.7**	**2.2**	**2.2**	**2.2**

Source: Field Survey (2021)

The 4.6 and Figure 4.10 clearly display respondents' results on the impact of training on staff performance. From the above illustrations, it is evident that the majority of the respondents agreed (above 60% for either strongly agree or agree or both) that training has a significant impact on staff performance. Various measures that determine staff performance through training include increased confidence, the capacity to do things right; accurate decision-making; job satisfaction, problem-solving, and coping with pressure from clients or customers. The ability to adapt to technological changes; taking on different roles; positive attitude towards work, enhanced skills and knowledge; effectively handling unexpected circumstances; reduced errors or mistakes; increased accuracy and speed; reduced learning time and maintained consistency. The majority of the participants clearly indicated that they experienced these attributes as mentioned above as a result of training.

Figure 4.10   *Impact of Training on Staff Performance*

IMPACT OF TRAINING ON STAFF PERFORMANCE
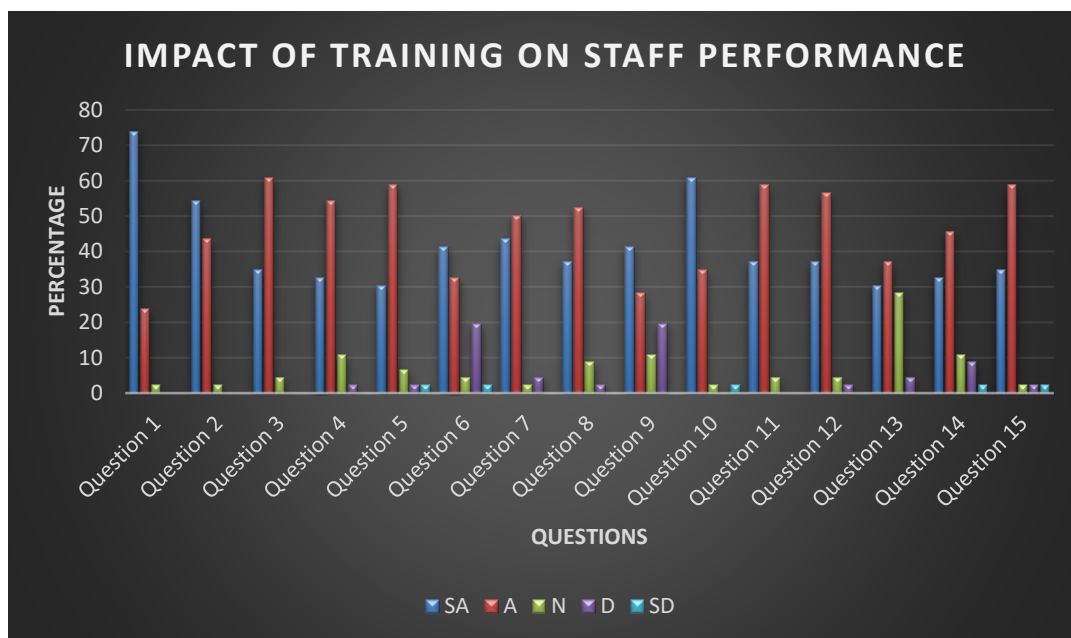
4.5 Factors militating against effective training in the Nigerian banking sector

The factors that militate against effective training in Nigerian banks according to the he responses obtained by the respondents is tabulated in Table 4.7, and the results are subsequently analysed below:

Table 4.7 *Factors militating against effective training in the Nigerian banking sector*

FACTORS MILITATING AGAINST EFFECTIVE TRAINING IN THE NIGERIAN BANKING SECTOR

S/N	STATEMENT	Total	SA	A	N	D	SD
1	Lack of staff motivation	46	18	20	5	3	0
		100%	39.1	43.5	10.9	6.5	0
2	Poor choice and design of training method	46	13	18	5	9	1
		100%	28.3	39.1	10.9	19.6	2.2
3	Poor attitude of staff	46	14	13	13	6	0
		100%	30.4	28.3	28.3	13.0	0
4	Lack of training experts	46	14	17	8	7	0

		100%	30.4	37.0	17.4	15.2	0
5	Poor management attitude	46	19	16	9	1	1
	towards training	100%	41.3	34.8	19.6	2.2	2.2

Source: Field Survey (2021)

The 4.7 and Figure 4.11 clearly display respondents' results on the factors militating against effective training in Nigerian banks. The respondents believed that one of the major factors that could militate against effective training in Nigerian banks is "lack of staff motivation". Given that 20 out of the 46 respondents agreed to the foregoing statement, representing 43.5%. 18 (39.1%) of respondents strongly agreed to the statement; 5 (13.0%) neither agreed nor disagreed, and 3 (6.5%) disagreed with the statement.

In the case of poor choice and design of training method as a factor that could militate against effective training in Nigerian banks: 18 of the 46 respondents strongly agreed to the statement, representing 39.2% of all respondents; 13 (28.3%) respondents agreed while little others disagreed. Therefore, this implies that a poor choice and design of training methods is a militating factor.

The poor attitude of staff toward training was investigated, and the outcome of the data analysed says: 14 (30.4%) of the overall respondents strongly agreed to the statement; 13 (28.3%) respondents agreed, although a few others disagreed with the statement. Consequently, this implies that the poor attitude of staff could be a militating factor.

Lack of training experts as a militating factor against effective training was investigated, and the outcome of the data analysed says: 14 (30.4%) of the total respondents strongly

agreed to the statement; 17 (37%) of the respondents agreed, while little others disagreed. Therefore, this implies that training experts' unavailability could be a militating factor.

Finally, poor management attitude towards training as a militating factor against effective training was investigated, and the outcome of the data analysed says: 19 (41.3%) of the overall respondents strongly agreed to the statement; 16 (34.8%) respondents agreed while little others disagreed. Thus, it implies that poor management attitude towards training is among the top militating factor against effective training.

4.6 Reliability and Validity of the Construct

Reliability and validity are vital criteria for judging the research findings' credibility and authenticity. These are performed using the SPSS tool to understand if there are any biases in the research instruments.

4.6.1 Reliability

Cronbach's alpha is an internal consistency measure for items in a Likert scale of a particular construct. It is widely used to detect how reliable the questionnaire constructs are and assess the consistency of multiple variables measurement of a particular data (Devellis, 2013). In measuring the degree of reliability of constructs, some statisticians suggest the use of a Cronbach's alpha scale such as > "0.9 – Excellent, between 0.8 – 0.9

is Good, 0.7 – 0.8 is Acceptable, 0.6 – 0.7 is Questionable, 0.5 – 0.6 is Poor, and below 0.5

– Unacceptable" (George and Mallery, 2003; Gliem and Gliem, 2003).

Table 4.8 *Reliability test of total items scale*

Cronbach's Alpha	N of Items
.713	22

Source: Author's Computation (2021)

Table 4.8 shows the reliability of the construct, and the Cronbach's Alpha value is 0.713,

which falls between 0.7 and 0.8, and it implies that the construct is acceptable. The

breakdown of the reliability result of each variable is illustrated in Table 4.9 below.

Table 4.9 *Reliability test for each variable*

Section	Items	Number of items	Cronbach's Alpha
2	Different Training programs used in Nigerian Banks	2	0.671
3	The Impact of Training on Staff Performance	15	0.864
4	Factors militating against practical training in the Nigerian banking sector	5	0.358
	Total	**22**	**0.713**

Source: Author's Computation (2021)

4.6.2 Validity

Validity is the degree to which we can generalise scale and instrument to scale items with

universal contents (Bondreau, Gefen and Straub, 2001). The Kaiser-Meyer-Olkin (KMO) is

a term used for a test that determines the sample adequacy of data used in research.

Table 4.10   *Validity Test*

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.597
Bartlett's Test of Sphericity	Approx. Chi-Square	590.225
	Df	231
	Sig.	.000

Source: Author's Computation (2021)

Table 4.10 shows an average KMO statistics (0.597 > 0.5), and Bartlett's test of sphericity

is such that its significance level is less than 0.05. This shows the adequacy of the research

sampling for conducting factor analysis (Maholtra, 2005). Afterwards, the research gives

meaning to the data with respect to the theory the hypotheses were developed from;

deductively (Gelo et al., 2008).

CHAPTER FIVE: DISCUSSION OF FINDINGS AND HYPOTHESES TESTS

5.1 Introduction

The chapter analyses and discusses the results presented in the previous chapter and tests the hypotheses formulated earlier. The research questions and the hypotheses were repeated ultimately. Also, these hypotheses underwent statistical testing to determine their correlation and regression.

5.2 Discussion of Research Findings

5.2.1 Research Question One

Question 1: What are the different methods of training available in the Nigerian bank?

From the findings presented in section 4.4.1, the study found different common methods of training available in Nigerian banks, which are professional training centres (41.3%), role-playing (19.6%), lectures (17.4%), seminar (8.7%), apprenticeship (4.3%), coaching (2.2%), job rotation (2.2%) and mentoring (2.2%). However, we can infer that the most common method of training used in Nigerian banks is a professional training, role-playing and lectures.

These three training methods are overwhelmingly common off-the-job training is practised by the Nigerian banks (Grober et al., 2012; Olaniyan et al., 2008; Carrell et al., 2000). This position confirms Rowland's argument about the common use of lectures as a training program while rejecting their claim about role-playing as the least common training technique. Also, this negates Albahussain's study who had earlier found on-the-

job training to be the most common method of training. Although Ugoji et al. (2013) argued that both on-the-job and off-the-job training is the most used training method, this study may have found otherwise that it is predominantly off-the-job. The study found that both First Bank and UBA practice off-the-job training methods while Polaris bank practices the on-the-job training method.

5.2.2 Research Question Two

Question 2: What effective staff training programs enhance staff performance in the Nigerian bank?

From the findings and illustrations presented in section 4.4.1, the study found different common methods of training available in Nigerian banks, which are professional training centres (37%), role-playing (28.3%), job rotation (10.9%), seminar (6.5%), coaching (6.5%), lectures (4.3%), and mentoring (4.3%). This finding infers that the staff of the banks believe that professional training centres, role-playing and job rotation are the most effective training programs in Nigeria.

Thus, off-the-job training such as professional training centres and role-playing proved the most effective to staff, as observed in the study. This finding opposes the study by Beardwell et al. (2014), which posited that on-the-job is the best and most effective for staff as it enables them to absorb what has been taught prior to recruitment.

5.2.3 Research Question Three

Question 3: How does training impact the staff performance in Nigerian banks?

The study examined the impact of training on staff performance in Nigerian banks through 15 concise items. From the findings illustrated in section 4.4.2, various impacts of training on staff performance were recorded. In the first variable under the impact of training on staff performance, 45 out of 46 respondents agreed that training helps them increase their self-confidence on different tasks. This finding agrees with the position by Ayenitimi and Burgess (2019) and Cohen (2017), who postulated that self-confidence is one of the benefits of training staff. Similarly, the same number (45 out of 46) respondents agreed that training helps them do things right. Doing things right is another interpretation for performing tasks without making many mistakes. Forty-three (43) respondents also agreed that training helps them to minimise mistakes. These findings coincide with the submission by Ahmad et al. (2014), who found that training aids workers to make fewer mistakes.

Forty-four (44) respondents (95.7%) think that training facilitates accurate decision-making in their tasks, which is in agreement with earlier disclosure made by Ayenitimi and Burgess (2019) and Cohen (2017), who included decision-making as one of the benefits of training to workers. Also, 40 respondents (86.9%) agreed that training increases their job satisfaction. This finding agrees with the earlier prediction by Motlokoa et al. (2018) and Ahmad et al. (2014), who disclosed that training benefits workers to be satisfied. It also negates the argument by Rowland et al. (2017), who believed that training had a lesser impact on workers' job satisfaction.

Forty-four (44) respondents (95.7%) accept as true that training improves their skills and knowledge, and similarly, the same number of respondents (44) agreed that training enables them to handle unexpected circumstances in the company effectively. The latter statement is an enhanced responsibility required of bank staff. Also, 32 out of 46 respondents (69.6%) supported that training ensures the development of a positive attitude towards my work; therefore, these findings are in line with the earlier disclosure made by several researchers that training enhances the knowledge, skills, attitudes, and behaviours required for their present and future job role (Aruna and Anitha, 2015; Nassazi, 2013; Wright and Geroy, 2010; Harrison, 2000; Guest, 1997).

Forty-one (41) of the respondents (89.2%) agreed that training allows them to take on different roles, while 43 respondents also agreed that training allows them to adapt to technological change. The former statement is consistent with the assertion by Mozael (2015), who argues that training helps staff or workers to increase their ability to take on work-related tasks with enhanced quality. On the other hand, the latter statement is in line with Robert's earlier disclosure that effective training programs assist staff in becoming familiar with emerging technological breakthroughs.

Some other items of the impact of training also recorded high agreement where they categorically imply that training helps them solve problems, cope with pressure, increase speed and accuracy, reduce learning time and improve consistency level. These positive impacts of training align with the studies conducted by various researchers, i.e., (Motloka et al., 2018; Charity, 2015; Imran and Tanveer, 2015; Igbaekemen et al., 2014).

5.2.4 Research Question Four

Question 4: What are the factors militating against effective training in the Nigerian bank?

The study investigated the factors militating against the effective training in Nigerian banks through 5 concise items. The results demonstrated in section 4.5 show a high level of acceptance on all the items scale. For example, from the illustration on the lack of staff motivation as one of the factors militating against effective training, it can be found that 38 out of 46 total respondents agreed to the statement. The research outcome agrees with the disclosure made by Tabashi (2012), as cited by Ndimande et al. (2016), who claim that lack of motivation of workers discourages them from taking advantage of training because motivation is such a psychological factor that motivates staff to make the most of any training programs for complete effectiveness.

Other factors such as poor choice and design of training method, poor attitude of staff, Poor attitude, and lack of training experts have been identified as the ones militating against effective training in Nigerian banks. Over 60% of staff agreed to the factors mentioned earlier except the staff's poor attitude, which generated agreement from 58.7% of the respondents. Therefore, these findings align with earlier positions by various researchers who mentioned that these above factors have detrimental effects on training programs (Driskell, 2012; Tennant et al., 2012; Abdullah, Nilufar and Alam, 2009; Haslinda and Mahyuddin, 2009, as cited by Mohamed and Alias, 2012). This becomes difficult for an organisation to achieve their objectives and the purpose the training is designed for.

5.3 Test of Hypotheses

The hypotheses were tested using both correlation and linear regression, which are respectively presented as follows.

5.3.1 Statement of Hypothesis One:

- H_0 – Training methods have no significant relationship with the impact the staff performance in Nigerian banks.

- H_1 - Training methods have a significant relationship with the impact the staff performance in Nigerian banks.

In testing for this hypothesis, we examine the association between the independent variable (common training used in banks) and the dependent variable (staff performance). In accomplishing this, Pearson correlation is best used to evaluate the strength and significance of the variables. Correlation may be positive (+) or negative (-), indicating how they are either positively or negatively related (Milham et al., 2013).

Table 5.1 *Correlation Analysis*

Correlations

		1	2	3	Remark
Which of the following training methods is commonly used in your bank?	Pearson Correlation	1	-.060	.132	Insignificant
	Sig. (2-tailed)		.693	.381	Null hypothesis is rejected
Impact of training on staff performance in Nigerian banks	Pearson Correlation	-.060	1	.099	Insignificant
	Sig. (2-tailed)	.693		.512	Null hypothesis is rejected
	Pearson Correlation	.132	.099	1	Insignificant

Factors militating against the effective training in Nigerian banks	Sig. (2-tailed)	.381	.512		Null hypothesis is rejected

Source: Author's Computation (2021)

The Pearson correlation coefficient between the variables under inquiry is shown in Table 5.1. The first value "0.132" at p 0.01 demonstrates that there is no statistically significant positive relationship between the training method and the impact on staff performance in Nigerian banks, and the second value also demonstrates that the result is not statistically significant, as the value of 0.693 is significantly greater than the minimum significance value of 0.000. This result implies that the null hypothesis is rejected, but the alternative hypothesis is retained.

5.3.2 Statement of Hypothesis Two:

- H_0 – Training methods have no significant relationship with the factors militating against effective training in Nigerian banks.

- H_1 – Training methods have a significant relationship with the factors militating against effective training in Nigerian banks.

The result shown in Table 5.1 demonstrates that the outcome of the Pearson correlation between the variables under study. The first value "0.060" at $p < 0.01$ which means there is an insignificant negative association between training and the factors militating against its effectiveness in Nigerian banks, and the second value indicates that the result is not in any way statistically significant given the 0.381, which is highly greater > than the minimum significance value of 0.000. The implication for this finding is that the null

hypothesis is rejected while the alternative hypothesis is retained. Therefore, it can be concluded that there is no significant correlation/association between training and the factors militating against its effectiveness in Nigerian banks.

CHAPTER SIX: CONCLUSION, RECOMMENDATION, AND LIMITATIONS

6.1 Introduction

The previous chapter presents and discusses findings of quantitative data obtained from respondents. This section of the chapter summarises all findings identified during the analysis and interpretation stage of the research with the intention to draw a conclusion. It also covers the CIPD Recommendations and implementation, including implications of findings, limitations and future research, and personal learning statement for this study.

6.2 Summary of Key Findings

- The key findings for objective one was thus that the common training programs used in Nigerian banks, particularly in the banks that constituted most of the study, i.e., United Bank for Africa, First Bank and Polaris Bank, are professional training centres and lectures, role-playing and lectures, and seminar respectively. Summarily, the predominant common training methods used by those studied banks are off-the-job training. These positions are in contrast with the studies by

- The key findings for objective two were thus that the training programs considered the most effective by staff from these banks, i.e., UBA, First Bank and Polaris Bank, are professional training centres and role-playing, role-playing, and seminar, respectively. Therefore, the most effective training method in the Nigerian banking sector is off-the-job training. These positions contrast with the submission by Ampomah (2016) and Ugoji et al. (2013), who found that on-the-job training was prevalently used.

- The impact of training on staff performance was investigated, and findings were demonstrated (see section 5.2.3) above. Participants predominantly agreed that there are positive impacts of training on their performance in banks. The benefits training accrues to banks' staff were: increased self-confidence to perform tasks helped to do things right, improved decision-making, increased job satisfaction, problem-solving skills, coping with pressure, coping with technological change, effectively handle unexpected circumstances, reduced mistakes, reduced learning time to reach acceptable performance level and improved consistency. The positions that training impacts staff performance through increased skills, knowledge, improved behaviours and positive attitude were corroborated by several researchers (Aruna and Anitha, 2015; Nassazi, 2013; Wright and Geroy, 2010; Harrison, 2000; Guest, 1997). Generally, the positive impact of training was also in line with researches by several authors (Motloka et al., 2018; Charity, 2015; Imran and Tanveer, 2015; Igbaekemen et al., 2014).

- The factors militating against effective training in Nigerian banks were also investigated, and respondents agreed that lack of motivation, poor choice and design of training method, training experts, and poor management attitude towards training are the significant factors. However, the poor attitude of employees generated fair agreement as being among the factors too.

6.3 Conclusion

Given the above summary, the study concludes that the most common and effective training method for the staff working in banks is professional training centres, otherwise

known as off-the-job training. This position contrasts the common norms, i.e., on-the-job training practised in developed countries, which other studies have confirmed. There exist positive impacts of training on staff performance based on their acquired skills, knowledge, positive attitude, improved behaviour, morale and motivation, inter alia. Finally, the study concludes that the factors such as (lack of motivation, poor choice and design of training method, lack of training experts and poor management attitude towards training) militating against effective training in Nigerian banks hold true given the responses from respondents.

6.4 CIPD Recommendations

The researcher offered the following recommendations in light of the foregoing findings:

I. The Human Resources Managers (HRM) with presence in banks should implement effective training programs for staff for more exposure and job satisfaction.

II. Nigerian Banks need to improve the scope of their present training programme and ensure HRM should implement the strategies of retaining talents and reducing labour turnover through training implementation and performance evaluation.

III. As observed from the demographic analysis, there is an excellent investment in the recruitment of young graduates, and for this reason, effective training methods should be designed to further broaden their mental horizons while they also work on training evaluation strategies.

IV. Managers need to understand that there is a difference between education and training. Upon recruitment, they may have known the level of worker's education

but not mostly the training; hence, the importance of incorporating on-the-job training techniques to facilitate easier and speed learning of the job procedures.

V.   Employees should seek mentorship, coaching or be ready to perform job rotation as this would aim their speed learning and reduce adaptation time to technology change.

6.5 Implications of Findings

This research on the impact of training on staff performance was an avenue to elicit information on the current practices in Nigerian banks and other helpful information on the subject area. Numerous takeaways are thus that that training is known to enhance staff skills and knowledge, which subsequently ensures job satisfaction and organizational performance. However, several banks under study typically declared that no adequate training was in place, but they were aware of the impact of training. The gap created in the literature has been addressed given the factors militating against effective training therein.

6.6 Limitations and Future Research

The major limitation to this research was that the study did not uniformly conduct the survey nor adopt an equal sample size for each of the banks' participants due to refusal for banks to honour the invitation to conduct a study. However, the busier nature of the banking hall and COVID-19 regulation also were contributive factors in getting a pool of participants to conduct the survey as against earlier envisioned.

The researcher understands that the insufficient questions on objectives one and two greatly affected the hypotheses formulated and tested. Thus, the researcher used a scatterplot to discover several unwanted outliers having a deleterious effect on statistical analyses, such as increasing error variance and reducing the power of statistical tests (see section 5.3.1 and 5.3.2 above) (Osborne and Overbay, 2004).

However, this could also be a result of the low turnout of participants causing discrepancies in the descriptive analysis tools. Another issue is that despite exhibiting some lack of on-the-job training, most of these respondents still agreed to the impacts on their performance, which could be a subject of concern.

However, future researchers should consider the foregoing limitations while conducting similar research and delve deeper into the component of training programs such as induction, coaching, seminar, and other on-the-job training for more straightforward findings and hypothesis testing.

6.7 Personal Learning Statement

The researcher chooses to adopt Gibbs (1988) reflective cycle approach to aid her reflection in writing this personal learning statement regarding how to complete this research unfolded.

First, it was practically exciting for the researcher to have settled for the preferred topic, which stems from her yearlong curiosity. Initially, it started becoming daunting during the literature stage, but it started becoming very interesting and less challenging thanks to broader reading and research. It required a great deal of research, skills acquisition,

YouTube videos, guidance, and dedication to complete this demanding, extensively researched study given the various unforeseen circumstances observed during the collection of quantitative data stage.

My positive experience was that during the study, the researcher learnt a lot about the current training traditions in Nigeria and how they differ from the practices in Ireland—I also, learning a lot from my supervisor, who was so generous with her guidance, encouragement and patience. However, the biggest challenge was the strict but understandable treatment received in banks at the study site, as bank managers were mainly concerned with approving surveys related to training. Another contributing factor to the low attendance rate was the activity of bank staff during the workweek, and the researcher also had a limited amount of time which I regret.

Also, the researcher experienced severe difficulties in conducting tests of hypotheses. It took the intervention of deep research, more extensive reading, among other tasks outside the scope of the study, to understand the word "Outliers" and how they ruin statistical analyses. Therefore, if the researcher were to conduct this study again, the outcome would change, and the research would be generalized to a much broader target population to provide enough data considering the presence of outliers and narrowing down the training methods. Also, the on-the-job and off-the-job would be explored and tested as predictors for staff performance. If undertaking similar research, I wish to implement the learning experience to aid the smooth accomplishment of studies.

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APPENDICES

INVESTIGATION ON THE IMPACT OF TRAINING ON STAFF PERFORMANCE IN THE NIGERIAN BANKING SECTOR

QUESTIONNAIRE (REVISED AFTER PILOT STUDY)

Letter of permission to conduct research in your bank – Alimot Saula

The above request refers.

Alimot, SAULA seeks permission to carry out research through the distribution of a questionnaire to the named bank.

The rationale for this survey is to investigate the impact of training on staff performance in the Nigerian Banking Sector. Different banks were selected to allow the researcher to obtain quality and enough information regarding the topical issues.

It would excite me if the survey link can be sent to the employees at your bank for a self-complete questionnaire to be conducted between 4th July, 2021 and 18th July, 2021. It is a promise that all responses will remain anonymous and will be treated in the strictest confidence. No employee will be identifiable in the published reports and will be used for the purposes of this study only. This study is strictly academics, and care will be taken for any divulge of obtained information.

Thank you very much for your time and effort in responding to this questionnaire.

APPENDIX II

<div align="center">

RESEARCH QUESTIONNAIRE (EMPLOYEES)

</div>

Section 1 of 5

INVESTIGATION ON THE IMPACT OF TRAINING ON STAFF PERFORMANCE IN NIGERIAN BANKING SECTOR

Dear Participants,

My name is Alimot Omobolanle SAULA, and I am inviting you to participate in an academic research survey to investigate the impact of training on staff performance in Nigerian banks. This survey is a prerequisite for completing my Master of Arts in Human Resources Management at the National College of Ireland.

Research Aims

The research intends to collect information on the most effective staff training programs used, the impact of training on staff performance and the factors militating against effective training in banks.
The survey should take approximately 5 minutes to complete. This research will help to understand how training affects staff performance in various banks. By so doing, responses serve as reference purposes for providing accurate training strategies and recommendations.

Who is eligible to participate?

Participants must be a staff of any bank in Nigeria that has undergone some training and holds a key position driving the bank's growth. Participants must be knowledgeable about the training methods used in their respective banks.

How will data be managed?

I am assuring you that all data obtained from this study will be treated with strict confidentiality. The survey does not require any personal and identifiable data information, such as name, phone number, email address and other information that could expose your identity. All responses and participants will stay anonymous. All data will be electronically stored in a password-protected format and only be used for academic purposes.

Consent for participation

By completing this survey, you consent to participate in this study and permit us to analyze the data to be obtained. Otherwise, you can opt out of the window if you do not wish to participate. In research involving human subjects, the study was reviewed by the National College of Ireland Ethics Committee.

For Further Information,
In the case of clarification or concerns regarding this study, you can reach out to the researcher via the following mail: x20109849@student.ncirl.ie   (Alimot Omobolanle SAULA Researcher). Thank you

Alimot Omobolanle SAULA
Researcher

After section 1   Continue to next section

Section 2 of 5

Personal Information

This required to understand the characteristics of the participants in relation to training

---

What is the name of the bank you work for? *

Short-answer text

What is your age? *

○ Less than 30

○ 30 - 50

○ Above 50

What is your gender? *

○ Male

○ Female

○ Others

What is your marital status? *

○ Single

○ Married

○ Divorced

What is your academic qualification? *

○ Ordinary National Diploma

○ Higher National Diploma

○ Post Graduate Diploma

○ Bachelor's Degree

○ Master's Degree

○ Doctorate/PhD

○ Other...

What position do you currently hold in the bank? *

Short-answer text

Years of professional experience *

○ Less than 5

○ 5 - 10

○ 11 - 15

○ Above 15

After section 2   Continue to next section   ▼

EFFECTIVE TRAINING PROGRAMS USED IN THE BANK

This is to elicit information on the most effective training method used in the bank

---

Which of the following training methods is commonly used in your bank? *

○ Mentoring

○ Professional training centres

○ Coaching

○ Apprenticeship

○ Seminar

○ Lectures

○ Role playing

○ Job Rotation

○ Other...

Which of the following training methods is the most effective in your bank? *

○ Mentoring

○ Professional training centres

○ Coaching

○ Apprenticeship

○ Seminar

○ Lectures

○ Role playing

○ Job Rotation

○ Other...

IMPACT OF TRAINING ON STAFF PERFORMANCE

The section aims to elicit information on how the training with respect to the selected training programs affect the performance of the staff working in a bank. Please indicate your level of agreement with the following statements

Training increases my self-confidence on different tasks given to me *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training helps me to do things right *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training facilitates accurate decision-making in my tasks *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

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Training increases my job satisfaction *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training enables me to solve problems *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training enables me to cope with pressure *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training provides me capacity to adapt to technological change *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training allows me to take on different roles *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training ensures the development of a positive attitude towards my work *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training improves my skills and knowledge *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training enables me to effectively handle unexpected circumstances in the company *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training helps me to minimise mistakes *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training increases my accuracy and speed in performing a task *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training reduces my learning time to reach acceptable performance level *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Training improves my consistency level in the bank *

○ Strongly Agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Section 5 of 5

Factors militating against effective training in Nigerian banking sector

This section aims to obtain information on the challenges facing effective training in Nigerian banks

Lack of staff's motivation *

○ Strongly agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Poor choice and design of training method *

○ Strongly agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Poor attitude of employees *

○ Strongly agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Lack of training experts *

○ Strongly agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Poor management attitude towards training *

○ Strongly agree

○ Agree

○ Neutral

○ Disagree

○ Strongly Disagree

Thank You for the participation and sincere responses!!!

Submission of Thesis and Dissertation

National College of Ireland
Research Students Declaration Form
(Thesis/Author Declaration Form)

Name: <u>ALIMOT OMOBOLANLE SAULA</u>__
Student Number: <u>20109849</u>_____
Degree for which thesis is submitted: <u>MASTER OF ARTS IN HUMAN RESOURCES MANAGEMENT</u>
Title of Thesis<u>: IMPACT OF TRAINING ON STAFF PERFORMANCE IN NIGERIAN BANKING SECTOR</u>
Date: <u>AUGUST 2021</u>

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