## Manpower Training and Development Prerequisite for Productivity in Banking Industry (A Case of Wema Bank Plc, Osun State)

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#### ABSTRACT

The study examines manpower training and development as prerequisite for productivity in banking industry in Nigeria with a particular reference to the Wema Bank PLC Nigeria. Data for this study were obtained from both the primary and secondary sources. Questionnaires were administered on forty-two (42) employees of the bank using simple percentage to compliment other information required from the secondary data. The descriptive statistics were employed to test the hypotheses with the use of the Pearson Product Moment Correlation Coefficient, Pearson Chi square, and Pearson Correlation and Linear regression at 0.05 alpha levels 1. The results showed that there is a positive significant effect of training/development manpower on organizational performance as t = 34.921 and which is above the rule of thumb of and the coefficient positivity 2 of manpower training/development is 0.114. The study concludes that an increase in job satisfaction and reductions in employee turnover are the benefits of training/development in the Wema Bank PLC. However, the study recommends that organizations should make training and development of their employees a continuous activity. Also the study recommends that organizations should use training to gain a competitive advantage more than just basic skills development with a view to creating intellectual capital on the employees.

**Keywords:** Training; Development; Wema Bank; Bank Management; Board of Directors

#### **INTRODUCTION**

Manpower training is a crucial area of human resource management. It is the fastest growing segment of personnel activities (Happiness and Michael, 2014). Manpower training which is perceived as a course of diet and exercise for employees' effective, cognitive and psychomotor skills developments is to assist the organizations in having a crucial method of developing the employee towards enhancing their productivity (Ezeani and Oladele, 2013). Manpower training and development is one of the most important organizational dynamics. It constitutes the pivot in which organizational survival is run. The manpower training process is one of the most pervasive methods for enhancing the productivity of individuals and communicating organizational goals to personnel (Ekaterini, 2009).

Manpower is the basis of all resources and it is the indispensable means of converting other resources to mankind's use and benefits. So how well we develop and employ human resources skills is fundamental in deciding how much we will accomplish as a nation. Manpower is the pivot of every human institution. Even in the developed and industrial nations of the world where the use of machines and technology is at an advanced stage, manpower is still very essential (Comma, 2008). Manpower training therefore holds the key to unlock the potential growth and development opportunities to achieve a competitive edge. In this context, organizations train and develop their employees to the fullest advantage in order to enhance their effectiveness (Devi and Shaik, 2012). The importance of training as a central role of management has long been recognized by leading writers (Irene, 2013).

## LITERATURE REVIEW

Considering the important role of training and development in bringing the Nigerian banking sectors to an enviable height, if those that are expected to execute policies of the government and manage public affairs are not well trained and knowledgeable, there would definitely be a problem. Obviously the achievement of the objectives for which they were employed might be affected. As the popular adage says, "If a naked man promises you clothes, ask him which one". Where the human capital is not planned, organizations will be confronted with the inability to deliver quality service, inability to attract and retain the people required and difficulty in the development and training of highly talented personnel (Happiness and Michael, 2014).

Manpower training on the job and some forms of in-service training are examples of training being designed or intended to develop the knowledge or expertise, greater confidence and a higher degree of performance. The principal intention of manpower training is to equip people with the knowledge required to qualify them for a particular position of employment or to improve their skills and efficient in the position they already hold. Staff development implies growth and the acquisition of wide experience for future strategies advantage of the orga1nization.

Manpower training is therefore a key element for improved organizational effectiveness; it increases the level of individual and organizational competences. It helps to reconcile the gap between what should happen and what is happening – between desired targets or standards and actual levels of work performance. Thus the study focuses on the impact of training and development on organizational effectiveness in public sector in Nigeria (Happiness and Michael, 2014).

Overseas manpower training where officers could acquire modern skills becomes difficult or non-existent. This does not allow the nation to move along with international trend in capacity building. It is also worrisome that many vibrant and experienced officers who were either trained locally or overseas have been retrenched prematurely. Unfortunately, employment of officers thereafter on the basis of favoritism and nepotism rather than on merit is not combined with commensurate manpower training and since the recruitment has done haphazardly, many officers are not trainable. This general trend should not continue as it affects the performance and the productivity of employees in the bank generally.

The need of modern nations also demands the employee that is not only trained but proficient in the application of modern management techniques (Happiness and Michael, 2014). In Wema bank Plc, most if not all of the shortcomings identified above present. Manpower are training programmes of the board appear scanty and highly uncoordinated to yield the necessary fruit of advancing banking industry in the state. As important as this is, there seems a lack of scholarly attention for assessing the scanty training embarked upon by the board over the years. It is against this backdrop that the study aims to concentrate on the analysis of training and development programmes in Wema bank Plc

## **CONCEPTUAL FRAMEWORK**

## TRAINING

Fanibuyan (2001) posited that manpower training is a systematic process of altering the behaviour and/or attitudes of employees in a direction to increase organizational goals and development. Training is therefore an application of gained knowledge and experience (Punia and Saurabh, 2013). Manpower training can be defined as organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill (Appiah, et al, 2013).

## DEVELOPMENT

Development involves preparing employees for higher responsibilities in future. Development according to Ezeuwa, (2009) can be seen as the use of human resources to quantitatively change man's physical and biological environments to his benefits or ever seen as involving the introduction of new ideas into the social structure and causing alterations on the patterns of the organization and social structure. To develop staff, (Daniels, 2003) simply refers to make them grow with the company so that they can be fitted for available higher positions within their capacity. Development deals with improving human relations and interpersonal (Iwuoha, 2009).

## MANPOWER TRAINING AND DEVELOPMENT

Manpower training and development are complementary parts of the same process. They are interlinked and interdependent, rather than sequential and hierarchical. Manpower training and development is very crucial to the employees, the organization and their effectiveness (Devi and Shaik, 2012). training and development simultaneously Staff can occur or complementary, but the two do not necessarily have direct relations to each other (Comma, 2008). Training and development activities are important elements of the human resource management function of an organisation.

## THEORETICAL REVIEW

# NATURE OF MANPOWER TRAINING AND DEVELOPMENT

Manpower training and development refers to the practice of providing training, workshops, coaching, mentoring, or other learning opportunities to employees to inspire, challenge, and motivate them to perform the functions of their position to the best of their ability and within standards set by local, state, federal and licensing organization guidelines. A formal training program is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes and knowledge (McGhee, et al, 1996). Training makes employees feel that they are part of the organization's family.

Manpower training creates the sense of belonging in all employees. It creates the professional development and enhances the employee's skills. It

also makes knowledgeable workforce with fewer mistakes (Adams, 2002). Increasing job satisfaction and employee morality, enhancing the employee motivation, improving the efficiencies in processes and financial gain, raising the ability to obtain new technologies, developing the innovation in strategies and products and reducing employee turnover are other important benefits of training (McNamara, 2010).

## DIMENSIONS OF MANPOWER TRAINING AND DEVELOPMENT

There are various types of training that an organization may adopt depending on the main objectives of training and these are outlined below:

- **a. ORIENTATION/INDUCTION TRAINING**: This is given immediately after employment to introduce the new extension staff members to their position. This is mainly concerned with acquainting new employees with the organization. This training is aimed at getting all new entrants familiarize with the organization's goals, structure, culture, work standard and other conditions of employment.
- **b. FOUNDATION TRAINING:** This is appropriate for newly recruited personnel; every staff member needs some professional knowledge about various rules and regulations of the government, financial transaction, administrative capability, communication skills, report writing, leadership ability, etc
- **c. JOB INSTRUCTION TRAINING**: Job instruction training is received directly on the job, and so it is often called "on-the job" training. It is used primarily to teach workers how to do their current jobs. A trainer, supervisor, or co-worker serves as the instructor. When it is properly planned and executed, this method includes each of the learning principles (Demetra et al, 2008).
- **d. CAREER DEVELOPMENT TRAINING**: Career development is the ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities. Job mastery skills are those that are necessary to successfully perform one's job. Professional development skills are the skills and knowledge that go beyond the scope of the employee's job description, although they may indirectly improve job performance.
- e. MAINTENANCE/REFRESHER TRAINING: This keeps specialists, administrators, accountants, supervisors and frontline workers updated and enables them add to the knowledge and skills they have acquired already.

## MANAGEMENT DEVELOPMENT

The management and leadership development process is flexible and continuous, linking an individual's development to the goals of the job and the organization. Management development programmes on campus gives you the opportunity to develop a broad base of skills and knowledge that can be applied to many jobs on campus. D&T's management development curriculum is changing. The overarching goal is a comprehensive curriculum for managers and supervisors to develop the necessary core competencies to become excellent leaders.

## **IMPACTS OF MANPOWER TRAINING AND DEVELOPMENT**

The purpose of training and management development programs is to improve employee capabilities and organizational capabilities. A training need can be said to exist when there is a gap between the existing performance of an employee (or group of employees), and the desired performance to assess whether such a gap requires a skill analysis. Training is essential for leadership development success. Training plays a vital role in leadership development. Enhancing the skills of employees is the aim of training and development. Training and development are designed to have these benefits. These traditional or conventional trainings might be formal or informal.

#### **BENEFITS OF TRAINING AND TO EMPLOYEES**

Manpower Training is transferring information to organization's members to positively improve the effectiveness and productivity of organizations (Leard, 2010). Training enables organizations to act more effectively because of having valued employees. Training is also needed to develop new leaders (Noe, 2002). There are many benefits to both organization and individuals to accomplish training activities (McNamara, 2010). It also helps eliminate fear in attempting new tasks ((NOUN, 2013).

## TRAINING AND DEVELOPMENT IN PUBLIC SECTOR IN NIGERIA

The Nigerian public service "is a product of colonialism, established as an instrument of the British colonialist, from the late 19th century" (Inyang, 2008a). Nigerians have too long been feeling short-changed by the quality of public service. Our public offices have too long been showcases for combined evils of inefficiency and corruption, whilst being impediments for effective implementation of government policies. Nigerians deserve better. And will ensure they get what is better (Obasanjo, 2003).

Agagu, (2008) asserts that "the public service which was seen as the custodian of rules and regulations and the engine of the development had lost its prestige and confidence. The aftermath of this is the invention of series of reforms which, have led to privatization, downsizing and right-sizing of the public service and even minimizing the role of the public sector in the national life" In a developing country like Nigeria, training and development of manpower resources is highly needed in virtually all business organizations for its effectiveness. Ideally, training and development are more effective when the training methods match the learning styles of the participants and the types of jobs needed by the organization (NOUN, 2013).

Manpower training and development in public sector of Nigeria and all over the world became necessary to ensure effectiveness and efficiency of public service and institutions. Changing employees' work attitude/behaviour is a necessity for organizational success. Specifically, the Nigerian financial sector has been described as lazy and nonchalant (Odiaka, 1991); tardy; unwilling to put in a day's job for a day's pay; driven by a mindset that takes high work performance as unattainable and an unnecessary bother, among other traits, all of which are reducible to lack of work commitment (Akerele, 1986).

The Federal Government of Nigeria currently desires to become one of the 20 largest economies in the world by the year 2020. There is no better and ready instrument available to government to achieve this vision than an effective public service. It comes to reason then that the public service has a big role to play in its execution and attainment. This is so because the success of any government initiative is directly dependent on the ability and willingness of the public sector to execute. But it has been established that the public service is sick and barely performs its ordinary function of service delivery. The implication of this on the present public sector is that drastic measures must be taken to revitalize the human capital serving in this sector, re-engineer and reposition it for service delivery so as to be able to contain with the challenges that go with Vision 20: 2020 (Wurim, 2012).

## FACTORS INFLUENCING TRAINING AND DEVELOPMENT

Several factors influencing development and training, these include among the following:

- Globalization
- Need for leadership Increased value placed on knowledge

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- Attracting and retaining talent
- Customer service and quality emphasis
- Changing demographics and diversity of the workforce
- New technology
- High-performance models of work systems
- Economic changes

# DESIGNING STRUCTURE FOR EFFECTIVE TRAINING AND DEVELOPMENT

The training design process refers to a systematic approach for developing training programs; the 7-step model is adopted from an online literature titled 'introduction to Employee Training and Development.

- **Step 1**: is to conduct a needs assessment, which is necessary to identify if training is needed.
- **Step 2**: is to ensure that employees have the motivation and basic skills necessary to master training content.
- **Step 3**: is to create a learning environment that has the features necessary in order for learning to occur.
- **Step 4**: is to ensure that trainees apply the training content to their jobs. This step involves having the trainee understand how to manage skill improvement as well as getting co-worker and manager support.
- **Step 6**: is to choose the training method based on the learning objectives and learning environment. This step may include a traditional training method of face-to-face interaction with a trainer, or elearning using a CD-ROM or web-based training.
- **Step 7**: is to evaluate the program and make changes in it or revisit any of the earlier steps in the process to improve the program so that learning, behaviour change, and the other learning objectives are obtained.

# **RESEARCH METHODOLOGY**

In order to examine the impact of manpower training and development as prerequisite for productivity in banking industry with a case of Wema Bank PLC in Osun state, the questionnaire survey technique was employed to collect data and the questions were self constructed. The choices of questions for this investigation include questions on personal background: age; gender; employment type- employed (public, private and self), student and unemployed; and area of residence. The other questions were on variables used to assess manpower training and development. The rating scale varied from "very satisfied" to "no opinion".

## DATA ANALYSIS AND FINDINGS

The data obtained from the field were presented and analyzed with descriptive statistics to provide answers for the research questions while the corresponding hypotheses were tested with Pearson Product Moment Correlation Coefficient, Pearson Chi square, and Pearson's Correlation and Linear regression at 0.05 alpha levels 1.

The benefits of manpower training and development programmes in Wema Bank Plc were presented and analysed below.

Table	1:	Benefits	of	Manpower	<b>Training/Development</b>	of	Staff	of
		Wema Ba	ank	x Plc				

S/No	Questionnaire Items	S.A		S.D.D		U.D		TOTAL
	Benefits of training and development in the organization	Freq.	%	Freq.	%		%	
1.	Increase efficiencies in processes, resulting in financial	50	91	3	5	2	4	55
2.	Increase in job satisfaction and morale among employees	52	95	2	4	1	2	55
3	Reduce employee turnover and enhance company image	53	96	1	2	1	2	55
	TOTAL	155	94	6	4	4	2	165

*Source:* Authors' Computation, (2016)

The table showed that 155 (94%) of the respondents indicated strongly agree/agree, 6(4%) indicated disagree/strongly disagree while 4(2%) indicated undecided. Based on response from percentage analysis it was concluded that increase in job satisfaction and reduce employee turnover are the benefits of training/development in the banking sector.

**Hi**<sup>2</sup>: Increase in job satisfaction and reduction in employee turnover are the benefits of manpower training and development in the banking sector.

- I ub ulution					
	Value	Df	Asymp. sided)	Sig.	(2-
Pearson Chi-square	151.987(a)	6	.000		
Likelihood ratio	105.630	6	.000		
Linear-by-Linear association	11.290	1	.000		
No of valid cases	55				

#### Table 2: Chi-square Tests Computed from the Frequency Cross Tabulation

*Source:* Authors' Computation, (2016)

The above table is the output of the computed Chi-square values from the cross tabulation statistics of observed and expected frequencies with the response options of agree to disagree based on the responses of the research subjects from the three branches of the bank. Pearson. Chi-square computed value ( $X_c^2$ = 151.987) is greater than the Chi –square tabulated value ( $X_t^2$ =12.59) with 6 degrees of freedom (df) at 0.05 level of alpha ( $X_c^2$ =151.987, p, < .05)

## **DECISION RULE**

The decision rule is to accept the alternate hypothesis if the computed Chisquare value is greater than tabulated Chi-square value otherwise reject the alternate hypothesis.

*Source:* SPSS Version 15.00

Table 4 is the output of the computed Chi-square values from the cross tabulation statistics of observed and expected frequencies with the response options of agree to disagree based on the responses of the research subjects from the three public sector organizations. The Pearson Chi-Square computed value ( $X_c^2 = 151.987$ ) is greater than Chi- square table value ( $X_t^2 = 12.59$ ) with 6 degree of freedom (df) at 0.05 level of alpha ( $X_c^2 = 151.987$ , p, <.05)

#### **DECISION RULE**

The decision rule is to accept the alternate hypothesis if the computed Chisquare value is greater than tabulated Chi-square value otherwise reject the alternate hypothesis.

# DECISION

Since the Pearson Chi- square computed  $X_c^2 = 151.987$  is greater than Chisquare table value  $X_t^2=12.59$ , the null hypothesis is rejected and alternate hypothesis is accepted. Thus, we concluded that increase in job satisfaction and reductions in employee turnover are the benefits of training and development in banking sector.

Table 3: Coded Responses on the Effect of Training/Development on
Organizational Performance

	<u> </u>			r		r		
S/No	Questionnaire Items	S.A		S.D.D		U D		TOTAL
	To determine the effect of	Freq.	%	Freq.	%	Freq.	%	
	training/development on							
	organizational performance							
1.	Interpersonal relation	43	78	7	13	5	9	55
	contributes effectively to							
	organizational performance							
2.	Organizational performance	49	89	2	4	4	7	55
	can be achieve through							
	teamwork							
	TOTAL	52	84	9	8	9	8	110

*Source:* Authors' Computation, (2016)

In addition, table 5 showed that 92 (84%) of the respondents strongly agree/agree, while 9 (8%) indicated disagree/strongly disagree. Only 9 (8%) remained undecided. Based on the response from percentage analysis it was concluded that inter-personal and teamwork are the effect of manpower training/development on organizational performance.

H1<sub>3</sub>: Interpersonal Relation and Teamwork are the Effects of Training and Development on Organizational Performance.

Particular	<b>R</b> <sup>1</sup>	<b>R</b> <sup>2</sup>	Adj.R <sup>2</sup>	DW	Stdd.		F	Sign
					Coefficients			
					Beta	<b>T-Value</b>		
<b>Banking Sector</b>		0.875	0.874	411	0.935	4.921	149.493	0.000

*Source:* Authors' Computation, (2016)

Where:

R = Correlation Coefficient or Beta R2= Coefficient of Determination Adj. R2 = Adjusted Coefficient of Determination DW = Durbin Watson (d) test statistic Manpower Training and Development Prerequisite for Productivity in Banking Industry (A Case of Wema Bank Plc, Osun State)

> T-value = Student t- test Statistic F = F- test statistic Model Equation TD = 0.114 + 0.847 OP

The result indicates that there was a positive significant effect of manpower training/development on organizational performance as t = 34.921 and which is above the rule of thumb positivity of 2 and the coefficient of manpower training/development is (0.114). The variations from the model are explained by the model as indicated from the coefficient of the determination ( $r^2$ ) value of 87.4%. Also the result indicates that there is a positive relationship between manpower training and development and organizational performance as indicated by r value of 0.935 which is positive as shown by beta value of 0.935.

## **CONCLUSION AND RECOMMENDATIONS**

Having studied the manpower training policies and implementation strategies of Wema Bank Plc, it is observed that cost involvement and lack of qualified personal are challenges associated with manpower training and development of Wema Bank Plc ( $X^2c = 15.016 > X^2t = 9.49 P < 0.05$ ). Also, the paper concludes that increase in job satisfaction and reductions in employee turnover are the benefits of manpower training and development in Wema Bank Plc ( $X^2c = 151.987 > X^2t = 12.59 P < 0.05$ ). In addition, and based on the responses from percentage analysis it was observed that inter personal and teamwork are the effects of training/development on organizational performance of Wema Bank PLC (r=935;t=32.921; F=149.493; P<0.05).

In addition, the findings showed that 92 (84%) of the respondents strongly agree/Agree, while 9 (8%) disagree/strongly disagree and 9 (8%) remained undecided. Based on the responds from percentage analysis it was concluded that inter-personal and teamwork are the effects of manpower training/development on organizational performance. More also, the result indicates that there is a positive significant effect of manpower training/development on organizational performance as t = 34.921 and which is above the rule of thumb positivity of 2 and the coefficient of manpower training/development is (0.114). The variations from the model are explained by the model as indicated from the coefficient of the determination (r2) value of 87.4%. Also the result indicates that there is a positive relationship between training and development and organizational performance as indicated by r value of 0.935 which is positive as shown by beta value of 0.935.

The paper concludes that effective manpower training is an investment in the human resources of an organization with both immediate and long term returns. However mere investment is not enough; organizations need to manage training programmes more effectively so that they can get the highest returns from their investment. The ultimate aim of every training and development programme is to add value to human resource. Any training and development programme that would not add value should be abandoned and jettisoned.

The issue of staff training and development is treated with levity and neglect and there is this misconception of the aim of staff training. Staff training is seen as a tool or means for staff promotion rather than seeing it from an holistic angle as a tool for staff development, maintenance for greater performance and retention (Happiness and Michael, 2014). In addition, government should stop paying a lip service to training. There should be adequate financial and personnel support for the staff development centres in the bank for its effective functions. Training and staff development plans must be reinforced by promotion policies and appraisal systems which take into cognizance inputs on training. Making training a pre-condition for promotion will definitely motivate and enhance the performance of trainees on the job. This is only possible when all the staff is given opportunity for training. Training should also be according to the needs of staff (Happiness and Michael, 2014).

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**Reference** to this paper should be made as follows: Babatunde, M. Oyewale & Salam, A. Saheed (2016), Manpower Training and Development Prerequisite for Productivity in Banking Industry (A Case of Wema Bank Plc, Osun State). *J. of Management and Corporate Governance*, Vol. 8, No. 2, Pp. 59 – 76.