Impact of Human Resource Training on Employee Performance:

A Study of First Bank Plc in Cross River State, Nigeria



Project Paper Submitted in Partial Fulfillment of the Requirements

for the Degree of Master of Business Administration

Universiti Tun Abdul Razak

DECLARATION

I hereby declare that the research paper is based on my original work except for quotations and

citations that have been duly acknowledged. I also declare it has not been previously or

concurrently submitted for any other degree at Universiti Tun Abdul Razak (UNIRAZAK) or

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ACKNOWLEDGEMENT

My precious gratitude goes to Almighty God, who gave me the knowledge and power to complete this thesis successfully. I duly acknowledge my specious supervisor, Asst. Prof. Dr. Farhana Tahmida Newaz for thorough vetting of this thesis and moral support to make this research a dream comes true. Without her support and encouragement, completing the thesis would not have been possible. With this, I would also like to thank Universiti Tun Abdul Razak, Malaysia for giving me this opportunity to explore our research skills.

Finally, but not the least, I would like to thank my parents, families and friends for their moral support throughout my hard journey.

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Abstract of the project paper submitted to the Senate of Universiti Tun Abdul Razak in partial fulfillment of the requirements for the Master in Business Administration

Impact of Human Resource Training on Employee Performance: A Study of First Bank Plc in Cross River State, Nigeria

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June 2021

The study examined the impact of human resource training on employee performance in selected banks in Cross River State, Nigeria. Specifically, the study determine the effect of on-the-job training on employee performance; examine the effect of off-the-job training on employee performance; examine the effect of special and technical skill training on employee market share; and to the effect of new recruit orientation programmes on employee performance of First Bank Plc in Cross River State. The study adopted descriptive survey research design. The total population of First Bank Plc employees in Cross River State 542 was used for the study. With a known population, Yamane (1967) formula was adopted to realize 230 sample size. However, from the 230 copies of the questionnaire administered, 221 copies were completed and returned. Judgment and purposive sampling techniques were used for the selection of respondents. Questionnaire was the major instrument for data collection. The data were subjected to Cronbach Alpha reliability test value of 0.824 was realized which showed that the instrument was highly reliable at 82.4%. The data was analysed with descriptive statistics such as mean, frequency and percentage distribution. The hypotheses were tested with simple regression analysis model and Pearson correlation coefficient model. The descriptive results revealed that, 56.1% of the respondents strongly agreed that assigning additional duties and responsibilities to subordinate by employer boost the employee performance. Large percentage of the respondents 57.7% agreed that, lectures or classroom method of human resource training in the bank affect employee performance. The empirical result revealed that; on-the-job training has significant and positive effect on employee efficiency of First Bank Plc in Cross River State, Nigeria. Off-thejob training has no significant effect on employee's effectiveness in First Bank Plc. Cross River State, Nigeria. Special and technical skill training has significant effect on employee's market share of First Bank Plc in Cross River State. There is a positive and significant relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State. We recommended that, effective training programs and carefully set development plans should be provided to all employees to enable them to enhance their skills and upgrade their knowledge.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

All over the world it has been generally and largely agreed that investment in human resources training is a panacea to organizational performance. This is because, human resources training if properly handled and integrated to form part of the legal framework in the organization will improve the quality and productivity of labour which in turn, leads to organizational performance (Beckers, Murphy and Tamura, 2017). It is important to note that; economist such as administration had long discovered the relevance of human resource training in the development process organization. For example, the emphasis on the relevance of formal and informal training at various levels in the wealth of nation, Adams smith 1937; cited in Awopegba (2016) specifically includes the acquired and useful ability of all inhabitants of the society in his concept of fixed capital. Alfred Marshal 1930; cited in Uwatt, (2010) also emphasized the relevance of formal and informal training as a national investment and in his view the most valuable of all capital that is invested in human being.

Furthermore, the United Nation Economic commission for Africa (UNECA, 2011), describe human resources as the knowledge, skills, attitudes, physical and management effort required manipulating capital technology and land among other things, to produce goods and services for human consumption. There would be difficult if not impossible to achieve without human resource training. In other words, human resource training can therefore be conceived as the process of developing the skill, capabilities and the knowledge of all the people of the society

which are needed in the labour market for the production of goods and services (Okojie, 2012), including the banking sub-sector.

Nevertheless, Human resource constitutes the ultimate basis for the wealth of a nation's capital. Resources are passive factor of production; human beings are the actives agent who accumulate capital, exploit natural resources, build social, economic and political organization. For the purpose of clarity, any country including Nigeria where First Bank and Zenith Bank are domicile is unable to develop knowledge and skills of its people through effective training will find it very difficult, if not impossible to develop any meaningful thing in the production process quality service delivery to customers of other banks (Udo-Aka, 2014).

Admittedly, in the twenty-first (21st) century, most organizations are faced with the task of achieving the best possible results regarding effectiveness and efficiency in service delivery and profit maximization with available employees at their disposal, including the First Bank of Nigeria and Zenith Bank Plc. (Ozkoc and Caliskan, 2014). As a result, the concept of human resource training. (HRT) has been seen as a strategy to enhance the capacity of existing employees in the industries for effective and efficient performance or development (Mugenda, 2010).

It is important to state that, with proper training of employees in the organization, it is expected that the employees will demonstrate high level of competent; expertise and general development in the production process, and service delivery which also is applicable to employees of First and Zenith Bank Plc., Cross River State (Abdullah, Che and Kumar, 2017). Training of employees in the organization helps to build their different career for effective and efficient development which in turn improves individual's employees and organizational effectiveness (Abdullah, 2017). Tessema and Soeters (2019) postulated that, human resource training is

premised on organizational performance improvement mediated through human expertise and human effort. It aims to add value to the achievement of an organization's goals and objectives. Training and development programmes create awareness among employees for using new technology (Parcels, 2019).

Human resources training (HRT) helps organizations to provide different aspect of learning practices related to the goals of the organization and its employment needs. The training perspective focus is that human resource development should be able to enhance both the organization's and the employee's capacity to learn (Roberts, 2015). This development perspective is concerned with ensuring that training should be translated into behaviour so as to realize organizational goals and objectives (Perreant, 2018). Holton, Holton and Naquim (2010) observed that, training human resources is a process by which employees gain new knowledge, skills that modified their behaviours and actions. The main outcome of Human Resource Training (HRT) is development and improvement of Employees and the organization.

Therefore, it is good to note that, organization's including First Bank Plc. and Zenith Bank Plc., Cross River need to enhance skills and capabilities of its employees by encouraging individual training and creating an enabling environment in which knowledge can be created, shared and applied to achieve goals of the organization (Survey monkey, 2019). Human resource training therefore is centered on employee's acquisition, productivity, profitability and market share. To this end, Human Resource Training should be regarded as the pivot in which the wheel of organizational performance rotates around.

1.2 STATEMENT OF THE PROBLEM

The banking industries in this study referred to privately owned financial institutions which are committed to provide efficient, reliable, unrivalled and quality financial services to customers. The banking sector is considered as one of the most important sectors that has a major contribution towards the Nigerian gross national product. Besides that, this sector employs large number of Nigerian citizens specifically in the southern region.

Currently, employees in these sectors make many mistakes while performing their tasks. These mistakes most times affect the quality of financial services offered to customers and consequently the image of the organization. Most times managers of these sectors are ignorant and misinformed on the need and importance of training and development of manpower in their companies. Since the success or failure of any business depends on the quality of its human capital and, while it is widely recognized that human resource training play important role, there are still many concerns as to which kinds of training, development and skills acquisition bring economic success to any organization. More importantly such human resource training have to be immediate, quantifiable and applicable to the job nature of these companies. Staff training should assist individual performance to impact positively on organizational productivity both in the short term and in the future. As asserted by Mohammad (2016) organizational performance is associated with quantity of output, quality of output, timeless of output, presence or attendance on the completed and effectiveness of work completed. However, where human resource training of an organization is not given the appropriate attention, the implication could be poor organizational performance. Tahir (2014) was emphatic that the inability of organizations to attain their goals was as a result of some of poor human resource training development policies.

Consequently, it becomes necessary to determine how organizational performance can be influenced through human resource training.

Despite the increasing effects on training of organizational employees by organizations, there is still limited literature on human resource development issues in developing countries (Debrah & Ofori, 2006) and increasing concerns from organizational customers towards low quality services in the banking sector. It is worth noting that, much is said about the importance of training in the developed world, studies of issues associated with human resource training and bank performance in developing countries are rarely found. The existing studies in this relation (Harvey, 2002; Harvey, Matt & Milord 2002; Jackson, 2002; Kamoche 2002; Kamoche, Debrah, Hortwiz & Muuka, 2004; Kraak 2005) have taken a general human resource management (HRM) focus creating a gap on issues such as the effect of general human resource training on organizational performance. This study will contribute in minimizing this gap in the literature and thereby establish the basis to understanding of some aspects of human resource training in particular in Nigerian Banks. Given the above, it becomes necessary to determine the relationship between on-the-job and off-the-job human resource training and organizational performance in banking sector in Cross River State, Nigeria.

1.3 OBJECTIVES OF THE STUDY

The main objective of the study is to examine the impact of human resource training on organizational performance in selected banks in Cross River State, Nigeria. The specific objective sought to;

- Determine the effect of on-the-job training on employee performance of First Bank Plc in Cross River State.
- ii. Examine the effect of off-the-job training on employee performance of First Bank Plc inCross River State.
- iii. Examine the effect of special and technical skill training on employee performance share of First Bank Plc in Cross River State.
- iv. ascertain the relationship between new recruit orientation programme and employee performance of First Bank Plc in Cross River State

1.4 RESEARCH QUESTIONS O

In order to address the above stated problems, the following research questions guided the study;

- i. How does on-the-job training affect employee performance of First Bank Plc in Cross River State?
- ii. How does off-the-job training affect employee performance of First Bank Plc in Cross River State?
- iii. What is the effect of special and technical skill training on employee performance of First Bank Plc in Cross River State?
- iv. Is there any relationship between new recruit orientation and employee performance of First Bank Plc in Cross River State?

1.5 SIGNIFICANCE OF THE STUDY

The study is significant in many respects; employees, employers, students, government.

- i. **Employees**: They will benefit from the findings of the research if the solutions to the training problem survey be fully implemented. This is because employees will gain insight about the main objective of training in an organization.
- ii. **Employers:** the findings from the research work will serve the role of shaping the organizational policies on human resources (personnel) for the overall attainment of the set objectives by the policy makers of First Bank Plc in Cross River State. They equally find the study useful by acknowledging the existence of the problems.
- iii. **Students**: The findings of research work will be of great important in the sense that, by providing information and a source of reference for future research.
- Government: Government would see the research findings for policy making especially iv. in the area of promoting and regulating human resource training programmes in the organization. regu.
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1.6 SCOPE OF THE STUDY

The scope of this study was limited to First Bank Plc in Cross River State. The bank is located in Calabar metropolis. The study will be carried out in the South-South part of Nigeria, precisely Calabar. The study was limited to staff and management of First Bank Plc in Cross River State. First Bank Plc is chosen because of their concurrent training of members of staff. This study will help to ascertain the impact the trainings have contributed to the performance of the bank.

Conceptually, the study determined the effect of on-the-job training on employee's efficiency of First Bank Plc in Cross River State; examine the effect of off-the-job training on employee's

effectiveness of First Bank Plc in Cross River State; examine the effect of special and technical

skill training on employee's market share of First Bank Plc in Cross River State. And ascertain

the relationship between new recruit orientation and training on performance of First Bank Plc in

Cross River State because they are considered most appropriate to give useful and meaningful

information that will help in the realization of findings in the subject matter.

1.7 **DEFINITION OF TERMS**

Performance: an organization is productive, if it achieves its goals and does so by transferring

inputs to outputs at the lowest cost.

Training: It is defined as the process of enhancing knowledge, developing the skills, bringing

about attitude, behavioural changes and boosting the potentiality of the employees to perform

tasks effectively and efficiently in organization.

Human Resource: It is defined as the actives agent who accumulates capital, exploit natural

resources, build social, economic and political organization,

HRT: Human Resource Training.

Profitability: It is the degree to which a business organization yields profit of financial gain.

Market Share: It is the portion of market controlled by a particular organization or product.

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CHAPTER 2

LITERATUREREVIEW

2.1 INTRODUCTION

The review of related literature is presented under the following subheadings:

- Theoretical Foundation
- Empirical Research
- Proposed Conceptual Framework
- Hypotheses Development
- Summary of Chapter 2

2.2 THEORETICAL FOUNDATION

In the theoretical foundation, Resource-Based Theory/ Model, Functional Theory or Efficiency Theory, Human Capital Theory, Tenets of the Theory were reviewed as it related to concepts of the study. However, the study will be anchored on Resource-Based Theory. This theory recent entry into the theoretical discussions of strategic human resource management literature and has been coined from the resource-based view of a firm or establishment (Collier, 2001; Baron and Greenberg, 2003; Connell and Nolan, 2004).

2.2.1 Resource-Based Theory

Resource Based Theory was propounded by Barney in 1991. Resource-based model emphasizes the strategic value of human assets and continuous workplace learning. The resources-based strategic human resource management model focuses on the strategic significance of internal 'Strengths through Training of manpower'. The model views organization's resources of

manpower training and technical efficiency as the basis for competitive advantage. According to Collier (2001) a resource is anything, which could be thought of as a strength of a given firm which embody the potential to enhance the status of the firm, Connell and Nolan (2004) expands this definition to include "all assets, capabilities, organizational processes, firm attributes, information, knowledge, etc. controlled by a firm that enable the firm to conceive and implement strategies that improve its efficiency and effectiveness.

According to this model, these resources are the sources of competitive advantage. Baron and Greenberg (2003) describe competitive advantage as occurring "when a firm is implementing a value creating strategy not simultaneously being implemented by any current or potential competitors." According to this model, competitive advantage can only occur in situation of firm resource heterogeneity and resource immobility. Firm resource heterogeneity refers to the fact that resources vary across firms. In the traditional strategy model, resources are viewed as homogenous across firms in the industry. Firm resource immobility refers to the inability of competing firms to obtain resources from other firms or resource market.

Therefore, given resource heterogeneity and resource immobility and the satisfaction of the requirement of value, rareness, imperfect imitability and non-substitutability, a firm's resource can be a source of sustained competitive advantage. Collier (2001) states that the resource-based model makes it clear that firm cannot expect to buy or purchase sustained competitive advantage, in that the advantages, if they exist, can only be found in the valuable, rare, imperfectly imitable and non-substitutable resources already present in the firm. The idea that human resources can serve as a competitive advantage is not new. Given the fact that studies have shown that true sustained competitive advantage are more likely to be discovered than developed, it is first necessary to examine the conditions under which human resources can be a source of sustained

competitive advantage in the context of the resource-based model. Therefore, it might be possible to substitute other resources in the short term, but it is highly unlikely that such substitutions could result in sustained competitive advantage. This stems from the fact that to the extent that the resource offsetting the advantages of human resources is not rare, inimitable, or non-substitutable, then it will be imitated and human resources will once again constitute a competitive advantage.

2.2.2 Functional Theory or Efficiency Theory

The functional theory efficiency theory was propounded by Manju and Mishra, in (2007). The theory states that if an employer or an organization takes good care of his work force (employee), they will tend to be more efficient by improving production. Programmes such as housing, education, training, provision of balanced diet (lunch) and family planning measures are important for labour welfare as they increase the efficiency of workers in underdeveloped countries. The theory was helpful in understanding the characteristics of labour force as reflected on the contemporary support for labour and it worked well if the employer and employees have the same goal of achieving higher production through better welfare. The theory was adopted in the study since welfare services affect performance of any labour force.

2.2.3 Human Capital Theory

Human capital theory propounded and popularized by Gary Becker (1967), an economist and Nobel Laureate from the University of Chicago, and Jacob Mincer. The theory of human capital is rooted from the field of macroeconomic development theory classic book, Human Capital: This domain is illustrated by a Theoretical and Empirical analysis with special emphasis on education/training. Consequently, it is fully keeping with the capital concept as traditionally

defined to say that expenditures on education, training, and medical care, etc., are investment in capital. These are not just the costs but they be considered as investment with valuable returns which can be calculated. Human capital can be considered as a commodity from the perspective of Classical, Economic Theory which can be traded in terms of purchase and sale. The classical theory emphasizes on the exploitation of labour by capital, human capital refers to the expertise, knowledge and skill which one gets through education and training. While emphasizing on social and economic theory, found out that investment in human being is one of the most valuable capitals. Ekwoaha, (2015) differentiates firm specific human capitals from general purpose human capital. The expertise obtained through education and training in management information systems accounting procedures and other expertise specific to particular firm are the examples of firm human capitals. Whereas general-purpose human capital is knowledge gained through education and training in areas of value to a variety of firms such as generic skills in human resource development. According to Becker education and training are the important ifying, or reprinting, is not permitted investment in human capital.

2.2.4 Tenets of the Theory

This theory was propounded by Collier in 2001. The theory states that strategic value of human assets and continuous workplace learning. The resources-based strategic human resource management model focuses on the strategic significance of internal 'Strengths'. The model views organization's resources as the basis for competitive advantage. According to Collier (2001) a resource is anything, which could be thought of as a strength of a given firm which embody the potential to enhance the status of the firm, Connell and Nolan (2004) expands this definition to include "all assets, capabilities, organizational processes, firm attributes,

information, knowledge, etc. controlled by a firm that enable the firm to conceive and implement strategies that improve its efficiency and effectiveness."

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The idea that human resources can serve as a competitive advantage is not new. Given the fact that studies have shown that true sustained competitive advantage are more likely to be discovered than developed, it is first necessary to examine the conditions under which human resources can be a source of sustained competitive advantage in the context of the resource-based model.

2.3 EMPIRICAL RESEARCH

The following empirical studies were reviewed in course of this study;

Ndibe (2014) conducted a study to determine the extent to which employee training affects organizational performance. In pursuit of the objectives, a survey research was carried out in Enugu State, Nigeria. The population used for the study was 694 staff of Nigerian Bottling Company and 7UP Bottling Company. Sample size was determined using Yamane (1964) formula. A sample size of 254 was drawn. The study made use of data from primary sources which were collected using questionnaire administered to the 254 staff of the selected Organizations. The data analyses was carried out using the Statistical Package for the Social Sciences (SPSS), while the person product moment correlation coefficient and the one-sample test were used to test the hypotheses formulated in the study. Findings from the study reveal that the extent to which unsystematic approach of employee training affected organizational productivity was high. Similarly, there was a very strong positive relationship between employee perception of training and organizational performance. This is confirmed with the Pearson Correlation coefficient value of 0.948 at 0.05level of significance. The extent to which employee training alone affected organizational performance was low, however, when other variables like training design, training delivery style were considered, its effect became significant. Based on the finding, the study concludes that if the right employees are sent on training through the systematic training procedure of identifying and selecting employees for training, there would be a significant improvement on the organizational performance. Finally, it is recommended that a mechanism should be created for proper assessment and evaluation of employee performance after training as this will ensure that only employees who require training are sent on training.

Audu and Gungul(2014) examined the effect of human resource training and development on productivity in Nigerian hospitality industry. The study was written to critically ascertain the extent to which training and development has improved productivity in the hospitality industry. The researchers elicit data from primary sources like questionnaire, interview and observation. The population of the study was 482 from which a sample size of 98 was selected. The methods of data analysis used are simple percentage and other statistical method. The paper concludes that the hospitality industry in Nigeria could be improved through training and development of human resources. Thus, the paper recommends that hospitality industry should prioritize training and development of their employees by injecting more funds into such human resource programmes so as to ensure improved productivity.

Rashid, Rab, Anam, Moeed Muhammad and Sana (2013) carried out to check the effect of HR practices (training programs, staffing practices, incentive practices) on the organization's performance. Quantitative study was conducted in banking sector of Pakistan. A sample of 150 bankers, from different banks of Sahiwal, was selected and surveyed through questionnaires with a response rate of 93%. Pearson Correlation and Regression were run to analyze the data. Finding reveals that positive and significant relation exists between HRM practices (staffing practices, incentive practices and training programs) and the organization's performance. The sample size was too short. This study can be replicated with a large sample size in similar sector or context or in other sectors. Effects of other independent variables e.g. information technology, performance appraisal, employee empowerment, compensation, job rotation and employee participation could also be used. Organizations ought to pay special attention to human resource management practices to increase their organization's performance. As HR practices plays an important role in organization's performance.

Katou (2010) in his study measured the impact of human resource training on organizational performance in the context of Greece. Data were collected from 178 organisations using a questionnaire survey in the Greek manufacturing sector, and analysed using the 'structural equation modelling' methodology. The results indicated that the relationship between HRM policies (resourcing and development, compensation and incentives, involvement and job design) and organizational performance is partially mediated through HRM outcomes (skills, attitudes, behaviour), and it is influenced by business strategies (cost, quality, innovation). Thus, the contribution of this study for academics and practitioners is that HRM policies associated with business strategies will affect organizational performance through HRM outcomes.

Fejoh and Faniran (2016) assessed the impact of in-service staff training and development on workers' job performance and productivity in public secondary schools in Osun State, Nigeria. The study used the ex-post-facto research design. Three research questions and three hypotheses were generated and tested using questionnaire items adapted from Raja et al (2014) but subjected to manipulation by the researchers which contained closed ended type of questionnaire based on the research questions and hypotheses and was structured on a four points Likert scale. The instrument was administered to a purposely selected population of 152 respondents while 134 questionnaires were returned. Data generated were analysed using Analysis of Variance (ANOVA) and Multiple Regression Analysis to test the hypotheses at 0.05 level of significance. The findings show that results showed that in-service training and staff development had insignificant combined effects but significant relative effects on workers' optimal job productivity. The study therefore recommended that schools should design proper and functioning in-service training and staff development programmes for their workers to boost their morale, enhance their performance and in addition ensure that workers training are

conducted frequently to ensure they cope with changing technological environment and organizational climate in schools.

Quansah (2013) examined the general HR practices and programmes of the rural banks, evaluate the perceptions of employees on HR practices and programmes of the rural banks and establish the impact of properly managing human resources on the performance of these rural banks. This study surveyed four branches each of four rural banks with total respondents of 150 made up of 40 managerial employees and 110 non-managerial employees. The response rate was 98.66% which represented 40 managerial employees and 108 non-managerial employees. The study employed two sets of 8 and 10 HR practices categorised questionnaires for managers and employees respectively. Purposive and convenience sampling techniques were applied to managers and employees respectively. The findings of the study revealed that HR practices are improperly planned; implemented and managed by non-HR experts and that the practices, programmes and policies of these rural banks are lowly perceived by their employees. The study also showed that the enormous benefits of properly managing human resources are lost to these rural banks. It was recommended that rural banks should dedicate a department to HR for the proper management of human resources through whom competitive advantage could be created.

Maaly, Abedallah and Mohammed (2015) assessed training and its impact on the performance of employees at Jordanian universities from the perspective of employees: The case of Yarmouk University. The objective of the study was to examine the attitudes of administrative leaders and administrative employees concerning the training courses provided, as well as the impact of training on employee job performance at Yarmouk University in Jordan. The study is carried at a Malaysian small and medium enterprise (SME). Findings indicated that training courses are related to the training needs of the employees to a medium degree, and that there are several

conditions which determine selecting eligible employees for training. Results indicated also that there is relationship between effective training and employees' job performance. Based on the results of the study, several recommendations were provided.

Engetou (2017) examined the impact of employees' training and development on organizational performance in National Financial Bank Kumba. It was inspired by the fact that some organizations do not seem to care about improving the capacity of their worker but instead frown at and punish any weaknesses portray by the workers. To tackle the research problem, the researcher had as major objective to find out: whether National Financial Credit has training and development programs conducted for all employees; possible hurdles in the implementation of such programs and the practical effects training and development has on the performance at work. The researcher also emphasized on the various training methods designed and its implementation around the world during the training and development programs. Using the National Financial Credit, Kumba branch, the researcher got information from 30 respondents, through questionnaire, interviews and personal observation. The research also reveals that training and development is a necessity in every company particularly for the unskilled or the less experience employees. Generally, employees' work contribution was greatly improved due to the training methods and tools used by the company. Thus, it led to a positive impact on employee' performance and an improvement in their skills and job efficiency.

Afroz (2018) carried out a study on effects of training on employee performance in banking sector, Tangail, Bangladesh in which Training (employee engagement, motivation and job satisfaction) considered as independent variable whereas dependent variable 'Employee Performance'. Data for the paper have been collected through primary source that are from questionnaires surveys. The statistical sample of this study at Banking Sector which covers 150

employees of 14 banks located on Tangail District. A survey of 150 employees via selfadministrated questionnaire with the help of stratified sampling technique is conducted with the response rate of almost 75%. The data have been checked through statistical software SPSS 20 to perform Descriptive analysis, T-test, Correlation, and Regression analysis. Four Hypotheses are developed to see the effects of all the independent variables on the overall Employee Performance. The findings were presented using tables and figures. On the role of training the study showed that general training enhances employee engagement, employee motivation and job satisfaction. The Hypotheses showed that all these had significant effects on Employee Performance. That means, this research found that strong relationship exists between employee training and employees' performance. The results reveal that the more the employee gets training, the more efficient their level of performance would be.

PROPOSED CONCEPTUAL FRAMEWORK 2.4

2.4.1 Conceptual Structure

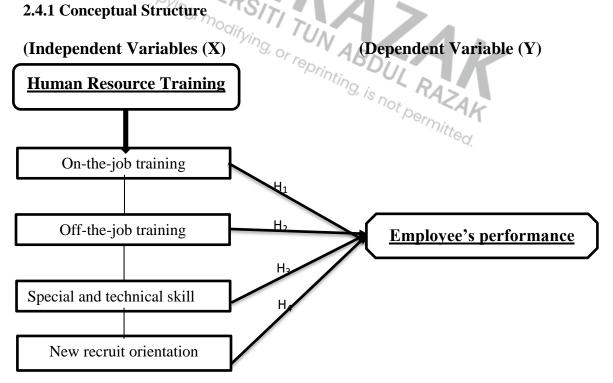


Figure 2.1: Conceptual framework Source: Adapted by researcher (2021).

2.4.2 Concepts of Human Resource Training

Lado and Wilson (2014) define a human resource system "as a set of distinct but interacted at attracting, developing, and maintaining a firm's human resources". The second meaning of the term human resources refer to the unit of the organization that coordinates personnel activities, Guick(2010) also recognized that the human resources is to maintain these specific functions aimed at accomplishing the goals of an organization. Ubeku (2015) went even more in details in discussing the functions of human resources. According to him, the traditional functions of human resources are:

- Recruitment, selection and placement
- Training and development
- Motivation
- Organization development

Guick (2010) however did capture an important aspect of modern human resources is to enable workers achieve organizational objectives and their satisfaction. A district feature of Connell, and Nolan definition is that it embodies two different set of functions, the first set consisting of planning, organizing, directing and controlling are what he appropriately termed the managerial function of human resources. While the later function include procurement, development, compensation and integration.

Furthermore, Batans (2012) views and described human resources as capacities of performing task, which is then meaning of the term manpower. He tried to define human resource in terms of capacities of the employees to perform task. He also believes that human resources is the same as manpower, the above assertion made an author to say that the world manpower is a

labour force that are often used interchangeable, although it is said that there is no demarcation in human resources.

Kulkarni (2013) stated that human resource training aims at developing competencies such as technical, human, conceptual and managerial for the furtherance of individual and organization growth. Godfrey (2006) defines human resource training as a systematic process of altering the behaviour, knowledge and motivation of employees in a direction to increase organizational achievement. He further asserted that training is a premeditated course of action taken in order to bring about changes in employees approach to work.

Atiomo (2010) corroborated that human resource training is any organizational planned efforts to change the behaviour of employees so that they can perform to an acceptable and standard result on the job. According to Adeniyi (2015) human resource training is a necessary work activity that makes a very significant contribution to the overall effectiveness and profitability of an organization. Omole (2014) define human resource training as a process that involves providing learning and development opportunities, making training intervention and planning, conducting and evaluating training programmes. The need for improved productivity in an organization has become universally accepted phenomenon that depends on efficient and effective manpower development.

According to Oribabor (2010) training and development is aimed at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organizational growths. Thomas (2008) defines training and manpower development as a process through which experiences are deliberately offered to trainees to enable them to absorb some new perspective, understanding, value, attitude, techniques or skills'. It involves planned activities on the part of an organization to increase job knowledge and skills or modify the

attitudes and social behavior of its members in the ways that are consistent with the goals of the organization and the requirements of the job. Akubuiro (2009) defines manpower development as an organized procedure by which people learn knowledge or skills for a defined purpose. It is a process for equipping the employees, particularly non-managerial employees with specific skills, for example; technical skills, administrative skills, and secretarial skills to enable them improve on performance and overall efficiency.

Ekpo (2011) opines that training and development is a planned process attempting to effect predetermined behavioural changes in individuals and groups. Changes according to him may occur in areas of knowledge, skills and attitude.

2.4.3 Method of Human Resource Training

Ngukwu (2014) have identified two method of human resource training via on the job and off the Job. On the Job Training according to these authorities implies to a technique of training through which an employee acquires relevant skills, knowledge and attitude at his actual work.

According to Ojo (2010), on-the-job training is where an employee is shown how to perform the job and he or she is allowed to do it under supervision. He further redresses that during the on the job training the steps are repeated where an error is made until the employee learns the correct procedure.

Kulkarni (2013), on the job training and development may be seen as thus; job instruction, apprenticeship and coaching, job rotation, committee assignment, internship training, and training through step by step.

Training Methods

A. On the Job Training Methods

According to (Ngukwu, 2014) this method is a human resource training programme that is organized on the workers job location. On – the –job training methods are the most widely used and the simplest method of training. It refers to instructions given to employees on the job by the supervisor or any other experienced employee. Using these methods, employees are placed on a regular job and taught the skills necessary to get the job done properly. This method requires no special school. While learning, the trainee is also contributing to the total output of the department. The various types of on –the –job training methods may include;

Job Rotation

This method is a situation in which employees are made to move from one job to another within the work setting over a defined period of time. As they move from one task activity to another, they gain considerable knowledge, experience and skill. The duration of the rotation is shorter at lower levels (clerical), than at management levels where trainees are taught complex functions and responsibilities (Kulkarni, 2013).

Coaching

Here, employees are placed under the direct guidance of a supervisor. This technique use observational learning known as pure imitation. It has the advantage of allowing the coach to give on the spot feedback to the learners on whether they do it well or not (Kulkarni, 2013).

Apprenticeship

Apprenticeship training is usually required for job that requires complex and diverse range of skill and knowledge. It runs with the cooperation between the employees, the government and educational institutions (technical or vocational school) and labour unions (Kulkarni, 2013).

Enlarge Responsibility

Here, the manager or supervisor assigns additional duties and responsibilities to his subordinate employee. He allows him the opportunity for decision making by deliberately exposing him to challenging jobs and problem solving situation (Ngukwu, 2014).

Internship

It offers an excellent opportunity for the learner or trainee to help gain insights into the relationship between theory and practice i.e. the trainee attends classroom session to acquire the theoretical aspect of the job and later, proceed to the work settings to practicalize what he has been taught in the classroom (Kulkarni, 2013)...

Understudy Assignment

According to Ojo (2010) The trainee or even an experienced manager who is being groomed for higher responsibilities is often made to assume part of his master's job thus enabling him to learn or perform as much as possible, some of his supervisor's job. The efficacy of this method however depends on how much responsibility he is willing to allow the subordinate to assume.

Instructional Guidance

According to Ojo (2010) this is a training situation in which the trainees are given step by step instruction after which they are left to perform the task activities of the job. The trainer appraises the learning ability of the trainees by measuring their ability to follow instruction.

B. Off – the –Job Training Method

Ngukwu (2014) further affirms that off-the-Job training is a type that can be conducted outside the working environment. It is usually conducted in classrooms, in this case the trainee are given theoretical knowledge on how to handle a particular operation.

Kulkarni (2013) reaffirms and classifies Off the Job Training as thus: Programme instructions, classroom lectures, work shop and seminars, conference method, vestibule training, behavioural modelling, experimental exercise, audio- visual method, case study method. This training method is organized outside the workers job location. It is usually organized in a training centre or an educational institution. The objective of this method is to broaden the trainee's job knowledge and experiences beyond what can be learnt within the job environment. It provides the trainees the opportunity of interacting with trainers who are different in outlook, experience and knowledge from those they are used to back at work. Off –the –job training has its own disadvantages which may include:

- i. It is usually more expensive than on the job training and
- ii. It does not allow on-the-spot assessment of training effectiveness which is possible with "on-the-job" training.

The various types of off-the-job training method include:

1. Seminars

Kulkarni (2013) states that bringing together group of people who pool and discuss ideas. A seminar is meant to stimulate intellectual input. Papers presented are criticized and corrections are suggested.

2. Workshop

Is a setting where a group of people meet and work together in order to share and develop ideas about a particular subject or activity (Kulkarni, 2013).

3. Lecture or classroom method

According to Ojo (2010) this involves the transmission of knowledge, ideas and factual information from the instructor to a larger group of trainees at one time thereby having the advantage of being a relatively low-cost training method. The major drawback of this method is that individual differences in the abilities of a trainee to assimilate fast or get lost in the classroom. Discussions are not taken into consideration/account.

4. Vestibule training

Vestibule training

According to Ojo (2010) it involves trainees learning in a non-work environment in which conditions and equipment are virtually identical to what will be encountered on the job. The only major problem with this method is that its relatively costly than other method since this method requires that trainees be trained on the same identical machines and equipment used in the actual job environment.

5. Briefing groups:

According to Ojo (2010) here the trainer presents a short paper and asks for the reactions of the trainees. It is assumed that the trainees are not completely ignorant of the issues in the paper. The objective is to teach knowledge, facts and assess the opinions of the trainees.

2.4.4 Factors that Affect Training and Development

Factors that affect manpower training and development are the use of ad-hoc training approach instead of following a well-articulated and operationally feasible staff training policy, inadequate and untimely released budgetary allocation for financing the programmes, unavailability of well recognized human resources development experts, paucity of training institution of international standards, in-house politicization of the training programme resulting in nepotism and poor attitude of staff to the basic essence of the training (Stephen and Bowley, 2007).

In the real world, there are many factors that influence the effectiveness of training and development in an organization. One similar factor i.e., the human resource policy of training and development has been identified by Haywood (1992). He mentioned that too many training programmes place emphasis on ease and the purpose behind the design of programs namely learning, skill development and behavioral change, has defeat the original purpose and goals of training are lost. Everything is affected by its surrounding weather directly or indirectly and similarly training effectiveness is also affected by many factors. Birdi (2005) found that poor managerial support or an unfavorable departmental climate could limit the impact of creativity training with regard to influencing idea implementation. Unfavorable environment affects the

training effectiveness. According to him training will be affected negatively if there is less support from department or there is unfavorable condition for training.

Fischer & Ronald (2011) stated that open-mindedness is also a significant moderator of training effectiveness. It has been found that training become more successful if the participants and trainer work with open-mindedness. Driskell (2011) concluded in his study that type of training implemented, training content and trainee expertise also affect the training outcomes. Success of a training programme always depends on how the training was given, what was the content and who was the trainer. Haslinda & Mahyuddin (2009) found that lack of support from top management and peers, employees' individual attitudes, job-related factors and also the deficiencies in training practice are the main factors which affect the effectiveness of training. If there will be less support from top management and peers, job is not going well or somehow there is problem in job and absence of training practice then there is less chance of effective training programme. Haslinda & Mahyuddin (2009) also found that emotional training have significant impact on service quality. It means there is a relationship between behavior and learning, and service industry can be benefitted by emotional training because service industry is basically related to marketing and verbal communication. Driskell (2011) discussed that psychological states of trainees especially motivation, self-efficacy, perceived control and the realities of the organizational context affects the training outcomes.

Driskell (2011) also concluded about general self-efficacy that it partially arbitrated the relationship between training framing and training motivation and consequently influenced training outcomes. On the other hand Driskell (2011) also explained that cross-cultural skill development, adjustment and performance are three primary dependent variables of cross culture training effectiveness.

Also, many organizations have over the years introduced good manpower training and development strategies in order to enhance better employee performance at work and increase their productivity. However, the efforts of such strategies in most cases have always been jeopardized in most organizations, as a result of some factors that impede against the achievement of their objectives. Some of the impeding factors include recruitment/selection problems, training procedure and inadequate facilities, government policy, the economy and labour legislation.

2.5 HYPOTHESES DEVELOPMENT

The hypothesis development studies the relationship between variables with hypothesis:

• **H0**₁: On-the-job training has significant effect on employee's efficiency of First Bank Plc in Cross River State.

On the job training helps an employee to practicalize while learning. This method of learning assists employees to handle the challenges based on the current situation.

• **H0**₂: Off-the-job training has no significant effect on employee's effectiveness of First Bank Plc in Cross River State.

Off-the-job training concept gives room for the organization to incur debts and employees might be trained in different specialization outside his/her core role in the organization. For instance, in the bank the employee might be trained as a customer care representative while he/she act as an accountant in the bank.

• **H0**₃: Special and technical skill training has significant effect on organizational market share of First Bank Plc in Cross River State.

Special and technical skill training in the banking sector enhance on organizational market share because employees are train to improvise when they face critical issues without waiting for specialist, thus this help to satisfied customers and promote market returns.

• **H0**₄: there is significant and positive relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State

Without training newly employed staff will find it difficult to understand the core values of the organization, thus orientation and training is very important and necessary to avoid poor service delivery in the organization.

2.6 SUMMARY OF CHAPTER 2

This chapter reviewed different related works and publications by previous scholars on the subject of human resource training and performance of employees. The review was done under three headings; theoretical review, empirical review conceptual review and hypotheses development. Over the years, a lot of studies have concentrated on human resource training in Developed Economies and some Developing economy manufacturing sectors (Fischer & Ronald (2011), Driskell (2011) Haslinda & Mahyuddin (2009). Studies have also been conducted in Nigeria using non-banking such as in the Telecommunications. Little attention has been drawn on the effect of human resource training on performance in the Banking Industry. This is the gap that the present study attempts to cover. Thus, the above lapses in the Nigeria banking industry as well as the paucity of literature on the subject matter form the motivation behind this study.

CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

The methodology in research symbolize precarious and systematic role for actualization of research objectives. It shows the specific procedures or techniques used to identify, select, process, and analyse data or information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

3.2 RESEARCH DESIGN

In order to actualize the research objectives, descriptive survey research design was adopted. Adoption of this design helped the researcher to determine the impact of human resource training on employee's performance in selected banks through field survey opinion, without manipulating the data. It permits investigating description and recording of information in their natural setting. Descriptive survey research design adopted for the study, as this involved the use of data sourced primarily through the use of questionnaire, interview schedule and observations. Data were scaled using the likert order and hypotheses tested using the simple regression analysis statistical model and Pearson correlation coefficient model.

3.3 STUDY AREA

The study was conducted in First Bank Nigeria Plc in Cross Rivers State in Nigeria, Africa. First Bank of Nigeria Plc is a financial institution incorporated in Nigeria in 31 March 1969, and its subsidiaries (hereinafter collectively referred to the Group). The registered office address of the Bank is at no. 35Marina, Samuel Asabia House. But, currently the bank has more than 100

branches across the 36 states in Nigeria and the federal capital territory. It is the premier Bank in West Africa, Nigeria's number one bank brand and the leading financial services solutions provider in Nigeria. The Bank was founded by Sir Alfred Jones, a shipping magnate from Liverpool, England. With its head office originally in Liverpool, the Bank commenced business on a modest scale in Lagos, Nigeria under the name, Bank of British West Africa (BBWA).In 1912, the Bank acquired its first competitor, the Bank of Nigeria (previously called Anglo-African Bank) which was established in 1899 by the Royal Niger Company. In 1957, the Bank changed its name from Bank of British West Africa (BBWA) to Bank of West Africa (BWA). In 1966, following its merger with Standard Bank, UK, the Bank adopted the name Standard Bank of West Africa Limited and in 1969 it was incorporated locally as the Standard Bank of Nigeria Limited in line with the Companies Decree of 1968. Changes in the name of the Bank also occurred in 1979 and 1991 to First Bank of Nigeria Limited and First Bank of Nigeria Plc, respectively. In 2012, the Bank changed its name again to First Bank of Nigeria Limited as part of a restructuring resulting in FBN Holdings Plc (FBN Holdings), having detached its commercial business from other businesses in the FirstBank Group, in compliance with new regulation by the Central Bank of Nigeria (CBN). First Bank had 1.3 million shareholders globally, was quoted on The Nigerian Stock Exchange (NSE), where it was one of the most capitalised companies and also had an unlisted Global Depository Receipt (GDR) programme, all of which were transferred to its Holding Company, FBN Holdings, in December 2012.

The principal activities of the Bank are mainly retail banking and corporate banking. Retail banking provides banking activities relating to individuals, such as savings account, investment savings products, loans and money transfers. Corporate banking includes activities relating to multinational and local corporations, as well as financial and governmental institutions, such as

funds management, credit facilities and project finance. With over 750 business locations in Nigeria, all on-line and real time, the Bank has one of the largest domestic sales networks in the country. As a market leader in the financial services sector, First Bank Plc pioneered initiatives in international money transfer and electronic banking in the country, serving more than 14 million customer accounts. First Bank Plc strategy has been focused on restructuring the business to take advantage of growth opportunities within the industry, pursuing business line expansion across strategic business units, manpower training and development, continuously implementing a systematic international expansion plan, sequencing its growth initiatives across defined metrics, as well as building synergies and cross-selling across the FirstBank Group. This strategy supports the Bank's vision of being the leading sub-Saharan African financial services group. Continued implementation of human resource training strategy will produce long-term profitable growth as well as build great franchises and deliver value to all stakeholders. The focus of the Bank in terms of international expansion remains the financial services markets in sub-Saharan Africa.

3.4 POPULATION OF THE STUDY

Study population is a subset of the target population from which the sample is actually selected.

It is the entire group of people or objects to which the researcher wishes to generalize the study findings. Thus, the population of the study comprised of staff of human resource management and marketing; and managerial staff of First Bank Plc in Cross Rivers State, in Nigeria. From the semi-survey in the personnel unit of the zonal branch of First Bank Plc Calabar, the population of the study is about FIVE HUNDRED AND FORTY-TWO (542) employees of human resource management and marketing; and managerial staff of 10 branches First Bank Plc in Cross Rivers State, Nigeria. The populations are shown in the Table 3.1below

S/n	First Bank Plc Branches in Cross River State	Population
1	Calabar Main Branch	-
	Managerial staff	13
	Marketing staff	57
	Human Resource	23
2	Ekori Branch	
	Managerial Staff	6
	Marketing staff	33
	Human Resource	14
3	Ikom Branch	
	Managerial Staff	7
	Marketing staff	20
	Human Resource	6
4	Obubra Branch	
	Managerial Staff	4
	Marketing staff	31
	Human Resource	11
5	CalabarEpz Branch	
	Managerial Staff	12
	Marketing staff	45
	Human Resource	15
6	CalabarNdidemIso Road Branch	
	Managerial Staff	14
	Marketing staff	43
	Human Resource	17
7	Obubu Branch	>
	Managerial Staff	9
	Marketing staff	31
	Human Resource	11
8	Ugep Branch	RA
	Managerial Staff	544
	Marketing staff	ern 20
	Human Resource	
9	Mayne Avenue Branch	
	Managerial Staff	7
	Marketing staff	17
	Human Resource	18
10	Ogoja Branch	
	Managerial Staff	5
	Marketing staff	30
	Human Resource	10
	Total	542

Table 3.1: Population of the Study Source: Personnel management unit, 2020

3.5 SAMPLE SIZE DETERMINATION

From the different departments and units in the banking sector; three units were purposively selected (human resource management and marketing; and managerial staff). Since it was not be convenient for the researchers to study the entire population, and the population size is duly defined, the sample was derived statistically by using Taro Yamane (1967) formula as follow:

$$n = \frac{N}{1 + N(e)^{-2}}$$

Where

n = sample size

N = total population of the study,

1 = constant

e = error term

$$n = \frac{542}{1 + 542(0.05)^{-2}}$$

$$n = \frac{342}{1 + 542(0.0025)}$$

$$n = \frac{542}{1 + 1.355}$$

$$n = \frac{542}{2.355}$$

$$n = 230.14$$
 $n \approx 230$

However, the sample size of the study comprised 230 human resource management and marketing; and managerial staff of First Bank Plc Cross River State, Nigeria.

3.6 SAMPLING TECHNIQUE

The study adopted judgment and purposive sampling techniques. These techniques aided the researcher to sample, interview and select respondents who have idea about human resource training and organizational performance. From each of the selected units/department, 70 human resource management employees, 70 marketing employees and 90 managerial staff were selected from the 10branches of First Bank Plc in Cross River State who have idea about human resource training were purposively selected from each of units.

3.7 INSTRUMENT FOR DATA COLLECTION

Questionnaire and interview schedule were the major instruments for data collection. In designing the questionnaire, the questions were structured in an open ended and close ended format. The researcher made used of 5 point likert questions with the following scale: Strongly agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, Strongly disagree (SD) = 1, Uncertain (UN) = 0. In addition the researcher used oral interview to collect data from respondents. inting, is not permitte

3.8 VALIDITY OF THE INSTRUMENT

The content validity was carried out by the researchers' supervisor and two other expects in human resource management field. After their critical corrections the instrument was approved for production and administration to the target respondents in the study area.

3.9 RELIABILITY OF THE INSTRUMENT

The test re-test method was employed by the researcher to ensure that the instrument could be related upon if used by another person. At first, 20 copies of the questionnaire were issued to the respondent and after two weeks interval, another (20) copies which was exactly the same were also issued out. Since both segment of the questionnaire proved the same result, therefore, the instrument was tagged reliable. More so, the coefficient of reliability of 0.824 was obtained using Cronbach Alpha analytical test on the data. As shown in *Table 3.2*

Table 3.2: Reliability Statistics

Cronbach's Alpha	N of Items
.824	5

Source: SPSS Version 20

3.10 METHOD OF DATA COLLECTION

The study adopted primary data (questionnaire and interview) and secondary information (Journals, textbooks, internet). Primary data for the study were sourced through administration of structured questionnaire to the respondents. The secondary information for the study were sourced from magazine, newspapers, textbooks, journals, and publications from the internet.

3.11 DATA ANALYSIS TECHNIQUE/METHOD OF DATA ANALYSIS

The objectives (i, ii, iii and iv) and demographic profile of the respondents were examined with descriptive statistics such as frequency, percentage, mean, standard deviation. The hypotheses 1, 2 and 3 were tested with simple regression model. Hypothesis 4 was tested with correlation coefficient analysis model. The model of the hypotheses is specified as follows:

3.12 MODEL SPECIFICATION

Simple Regressions model specified for **Hypothesis 1**, is shown below

$$Y = f(X_1)....3.1$$

$$Y = \beta_0 + \beta_1 X_1 + ei \dots 3.2$$

Where:

Y = Employee efficiency of First Bank Plc

 $X_1 = On-the-job training$

 $\beta_0 = intercept$

 β_1 = parameter estimate

ei = error term

For Hypothesis 2, simple regressions model specified as shown below

$$Y = f(X_1).....3.3$$

$$Y = \beta_0 + \beta_1 X_1 + ei...3.4$$

Where:

Y = Employee effectiveness of First Bank Plc

X = Off-the-job training

 $\beta_0 = intercept$

 β_1 = parameter estimate

ei = error term

Simple regressions model specified for hypothesis 3, is shown below

$$Y = f(X_1).....3.5$$

$$Y = \beta_0 + \beta_1 X_1 + ei \dots 3.6$$

Where;

Y = Employee market share of First Bank Plc

 X_1 = Special and technical skill training

 $\beta_0 = intercept$

 β_1 = parameter estimate

ei = error term

For Hypothesis 4, Pearson correlation coefficient model is specified as follows:

$$r_i = \frac{n \sum xy - \sum x \sum y}{\sqrt{(n \sum x^2 - (\sum x)^2) - (n \sum y^2 - (\sum y)^2)}}$$
......3.7

Y = Performance of First Bank Plc

X = New recruit orientation and training

 \sum = Summation sign

r_i= Correlation coefficient in period.

n = number of respondents studied.

CHAPTER 4

RESULTS AND DISCUSSIONS

In this chapter, the results of both descriptive and empirical analysis are presented with interpretations and discussion. The chapter is divided into four sections: section 4.1 showed questionnaire administration; section 4.2 demographic profiles of First Bank employees; section 4.3 (Data Presentation) descriptive statistics based on the objective questions and questionnaire items and section 4.4 revealed the test of hypotheses results and discussions.

4.1 QUESTIONNAIRE ADMINISTRATION

The rate of questionnaire administration and retrieval percentage is presented in Table 4.1 below;

Table 4.1: Questionnaire Administration

		No. of copies	No. not			
Respondents	administered	%	returned	%	returned	%
Human resource	Pying CRS	3/2.				
staff	7000/16	30.4	68	29.6	2	0.8
Marketing staff	70	30.4	65	28.3	5	2.1
Managerial staff	90	39.2	88 0/	38.2	2	0.8
Total	230	100	221	95.1	9	3.9

Source: Field Survey, 2021

The questionnaire administration details as explained in Table 4.1 revealed that, a total of two hundred and thirty (230) copies of questionnaire was administered to staff of First Bank Plc in Cross Rivers State, Nigeria to examine how human resource training affect employee performance. However, from 230 administered copies, 221 copies were properly filled and retrieved by the researcher and his assistants, implying that nine (9) copies of the questionnaire lost in the process. Hence, 221 respondents became the valid sample size of the study, since it is unethical and highly prohibited for researchers to manipulate data for a particular study in order

to avoid uncertain and unreliable results. Thus, 95.1% (221) copies of the administered questionnaire was retrieved and confirmed.

4.2 SOCIO-ECONOMIC PROFILE OF RESPONDENTS

4.2.1 Age of the Respondents

The distribution of respondents according to age of the respondents is presented in Table 4.2.

Table 4.2: Distribution of Respondents according to Age

Age in Years	Frequency	Percentage
18 – 30 years	60	27.1
31 - 40 years	108	48.9
41 - 50 years	41	18.6
Above 50 years	12	5.4
Total	221	100

Source: Field Survey, 2021

Result in Table 4.2 revealed that, 48.9% of the respondents were within 31 - 40 years of age; followed by 27.1% of the respondents who were within 18 - 30 years of age. More so, 18.6% of the respondents fell within 41 - 50 years of age. Lastly, the least were 5.4% of the respondents were above 50 years of age. From the result, most of the respondents were young, vibrant and energetic people who are ready to work for the common goal of the bank. In the result, more than 75% of the employees are below 40 years of age which connotes with the fact that, most of the banking firms in Nigeria employs fresh graduates who are below the age of 28 years.

4.2.2 Marital Status of the Respondents

The distribution of respondents according to marital status are presented in Table 4.3

Table 4.3: Distribution of Respondents according to marital status

Marital status	Frequency	Percentage
Married	136	61.5
Single	85	38.5
Total	221	100

Source: Field Survey, 2021

The result in Table 4.3 indicates that, majority of the respondents 61.5% were happily married as against 38.5% of the respondents who are single. Although large percentage of the employees are married, but the high rate of single employees are based on the age bracket of the employees.

4.2.3 Educational Level of Employees and number of years spent in school

Distribution of the employees based on educational qualification is addressed in Table 4.4.

Table 4.4: Distribution of Respondents according to Educational level

Educ. Qualifications	Frequency	Percentage
OND / NCE	59	26.7
HND / B.Sc	92	41.6
M.Sc./ MBA	56	25.4
Ph.D.	14	6.3
Total	221	100

Source: Field Survey, 2021

Table 4.4 results indicated that, 41.6% of the respondents are certified Higher National Diploma of Bachelor of Science degree holders; followed by 26.1% and 25.4% of the respondents with Ordinary National Diploma / National Certificate of Education and Master's Degree holders respectively. In addition, 6.3% of the respondents were certified Doctorate degree holders. This implies that, banking sector in Nigeria do not employ individuals who have not attended tertiary education. This is because, the task and responsibilities in the banking sector requires higher intellectual people who are able to decode and address challenges without griped or fear of failure.

4.2.4 Years of experience with banking institution

Distribution of respondents based on years of banking experience are presented in Table 4.5

Table 4.5: Distribution of Respondents based on years of business experience

Years	Frequency	Percentage
Less than 5 years	31	14.0
6 – 10 years	70	31.7
11 – 15 years	96	43.4
15 – 20 years	15	6.8
More than 20 years	9	4.1
Total	221	100

Source: Field Survey, 2021

From the result in Table 4.5 above, 43.4% of the staff of First Bank Plc in Nigeria have been in service for the past 11 – 15 years; followed by 31.7% of the staff with 6 – 10 years of banking experience. The least were 4.1% of the staff with more than 20 years of banking experience. Implying that the selected respondents have spent a good number of years with the bank; and might have gone through series of trainings and can evaluate its implications on employee performance.

4.2.5 Estimate of Organizational Return on Asset per month

Dispersal of respondents based on estimate of organizational return on asset per month are presented in Table 4.6

Table 4.6: Dispersal of firms based on estimate of organizational return on asset per month

Years	Frequency	Percentage
Below ₩20million	14	6.3
№20 – №60million	22	10.0
№61 – №100million	44	19.9
№ 101 - № 140million	61	27.6
Above № 140million	80	36.2
Total	221	100.0

Source: Field survey, 2021

From the result in Table 4.6, majority of the respondents 36.2% stated that their organization realized above ₹140million per month; seconded by 27.6% of the respondents who posited that the bank realized within ₹101 - ₹140million per month. The least were 6.3% of the respondents who opined that the bank made below ₹20million as return on asset. The bank in question (First Bank Plc) is the first banking institution in Nigeria with the largest number of customer population, thus realizing huge amount of per moth is obtainable.

4.3 DATA PRESENTATION

In this section, the objective questions relating to human resource training and employee performance are analysed using descriptive statistics such as five point likert scale, frequency, percentage, mean and standard deviation.

4.3.1 On-the-job training and employee performance of First Bank Plc in Cross River State are examined in Table 4.7

Table 4.7: On-the-job training affects employee performance

	Statements	SA	/A,	D	SD	UN	$\overline{\mathbf{X}}$	Std.
1.	Coaching of an employee by supervisor on a certain responsibility affect employee efficiency and organizational	116 52.5%	48 21.7%	27 19.0%	6 2.7%	9 4.1%	3.15	1.081
2.	performance	105 47.5%	29 22.2%	45 20.4%	10 4.5%	12 5.4%	3.01	1.163
3.	Assigning additional duties and responsibilities to subordinate by employer boost the employee performance		42 19.0%	43 19.5%	5 2.3%	7 3.2%	3.22	1.041
4.	Apprenticeship training of employee on complex and diverse skill and knowledge affect employee work rate	97 43.9%	60 27.1%	42 19.0%	9 4.1%	13 5.9%	2.99	1.152

Source: Field Survey, 2021

The descriptive analysis of on-the-job training and employee performance was examined in Table 4.7. From the result, 56.1% of the respondents strongly agreed that assigning additional duties and responsibilities to subordinate by employer boost the employee performance. Followed by 52.5% of the respondents who strongly agreed that, coaching of an employee by supervisor on a certain responsibility affect employee efficiency and organizational performance. More so, 47.5% of the First Bank Plc employees strongly agreed that employee involvement on internship program on a particular skill helps the organization and increase employee performance. Furthermore, 43.9% of the respondents agreed that, Apprenticeship training of employee on complex and diverse skill and knowledge affect employee work rate. However, 20.4% of the respondents disagreed that, Employee involvement on internship program on a particular skill helps the organization and increase employee performance. Supported by 19.0% of the respondents who disagreed that apprenticeship training of employee on complex and diverse skill and knowledge affect employee work rate. The precision through the mean value decision rule that, a mean value > 2.5 was accepted while a mean < 2.5 was rejected. The result shows that, coaching by supervisor has a mean value of 3.15; involvement on internship programme with a mean value of 3.01; additional duties and responsibility to employee has a mean value of 3.22; and apprenticeship on diverse skills has a mean value of 2.99. From the descriptive questions four (4) out of four (4) questions (items) had a mean value above 2.5, implying none of the items had a mean value less 2.5, in effect, on-the-job training has significant effect on employee performance of First Bank Plc in Cross River State, Nigeria.

4.3.2 Off-the-job training affects employee performance of First Bank Plc in Cross River State are presented in Table 4.8

Table 4.8: Off-the-job training and employee performance of First Bank Plc

	STATEMENTS	SA	A	D	SD	UN	\overline{X}	Std.
1.	Peer groups/ reference group briefing on	79	35	88	8	11	2.73	1.133
	job related issues among employees enhance promote job ideas and employee effectiveness	35.7%	15.8%	39.8%	3.6%	5.0%		
2.	Seminars/workshops attended by	44	79	28	64	6	2.41	1.178
	employees on job related issues inspires employee working ability and performance	19.9%	35.7%	12.7%	29.0%	2.7%		-1.27
3.	Training through membership of	41	52	24	58	33	2.10	1.376
	professional organizations on specialized areas motivates employee and increases performance level	18.6%	23.5%	10.9%	26.2%	14.9%		
4.	Lectures or classroom method of human	18	127	17	35	24	2.36	1.169
	resource training in the bank affect employee performance	8.1%	57.5%	7.7%	15.8%	10.9%		

Source: Field Survey, 2021

As recorded in Table 4.8 above, large percentage of the respondents 57.7% agreed that, lectures or classroom method of human resource training in the bank affect employee performance. Followed by35.7% of the Staff of First Bank Plc in Cross Rivers State, Nigeria strongly agreed that peer groups/ reference group briefing on job related issues among employees enhance promote job ideas and employee effectiveness; but they were highly objected by 39.8% of the Staff on the same peer groups/ reference group briefing on job related issues. In the same vein, 35.7% of the respondents agreed that seminars/workshops attended by employees on job related issues inspires employee working ability and performance; and were opposed by 29.0% of the respondents. Against the backdrop, 26.2% of the sampled staff disagreed that training through membership of professional organizations on specialized areas motivates employee and increases

performance level. The mean value of the items showed that peer group / reference briefing has a mean value of 2.73; seminar / workshop attend by employee has a mean value of 2.41; training through membership of professional organization with a mean value of 2.10; and lectures or classroom method of training with a mean value of 2.36. From the result, only one (1) out of four (4) items had a mean value greater than 2.5, while three of the objective questions had a mean value less than 2.5. Based on the decision rule that a mean value > 2.5 is accepted while a mean < 2.5 is rejected, we concluded that, off-the-job training does not affect employee performance of First Bank Plc in Cross River State, Nigeria.

4.3.3 Effect of special and technical skill training on employee performance of First Bank Plc in Cross River State are presented in Table 4.9

Table 4.9: Special and technical skill training on employee performance

	STATEMENTS	SA	A	D	SD	UN	\overline{X}	Std.
1.	Special human resource training on	175	25	10	7	4	3.62	0.85
	handling of equipment and working tools	79.2%	11.3%	4.5%	3.2%	1.8%		
	leads to increase in employee performance	IN		1				
	or re	AB	72	Λ				
2.	Training on customer care and compliant	104	72	21	16	8	3.12	1.08
	handling motivates employees and boost	47.1%	32.6%	9.5%	7.2%	3.6%		
	performance		, be	m				
				nitten				
3.	Training on enterprising or team work spirit	119	63	18	18	3	3.25	1.00
	transforms employee mindset on common	53.8%	28.6%	8.1%	8.1%	1.4%		
	goal actualization and increase in							
	performance							
4.	Training and development of employees in	97	89	24	6	5	3.20	0.90
	modern technical initiative and creativity	43.0%	40.3%	10.9%	2.7%	2.3%		
	affect performance of employees							
~	TI 11 C 4044							

Source: Field Survey, 2021

Table 4.9 examined how special and technical skill training on employee performance. And the result revealed that, 79.2% of the respondents strongly agreed that, special human resource training on handling of equipment and working tools leads to increase in employee performance.

Seconded by 53.8% of the respondents who strongly agreed that, training on enterprising or team work spirit transforms employee mindset on common goal actualization and increase in performance. In addition, 47.1% and 43.0% of the respondents strongly agreed that, training on customer care and compliant handling motivates employees and boost performance; and training and development of employees in modern technical initiative and creativity affect performance of employees respectively. However, only 10.9% of the respondents disagreed that, training and development of employees in modern technical initiative and creativity affect performance of employees. Judging from the result, a mean value > 2.5 is accepted while a mean < 2.5 is rejected. Special training on equipment handling has a mean value of 3.62; training on customer care / complaints handling has a mean value of 3.12; training on enterprising / teamwork spirit has a mean value of 3.25; and training and development on modern technical initiative has a mean value of 3.20. From the result, four (4) out of four (4) items had a mean value greater than 2.5, and none of the items had a mean value less than 2.5; we concluded that, special and technical skill training has significant effect on performance of First Bank Plc. employees in ct o... *Printing, is not permitted. Nigeria.

4.3.4 Effect of new recruit orientation and training on performance of First Bank Plc in Cross River State are presented in Table 4.10

Table 4.10: New recruit orientation and training on performance

	STATEMENTS	SA	A	D	SD	UN	$\bar{\mathbf{x}}$	Std.
1.	New recruit orientation on core	144	63	10	4	-	3.57	0.67
	values of the organization affect employee adaptation and level of performance	65.2%	28.5%	4.5%	1.8%	-		
2.	Training of fresh graduate	126	67	12	16	_	3.37	0.88
	employees on online banking platforms leads to high level of turnover and performance	57.0%	30.3%	5.4%	7.2%	-		
3.	New recruit training on work stress	60	86	31	24	20	2.64	1.24
	management affect performance and competitive advantage	27.1%	38.9%	14.0%	10.9%	9.0%		
4.	New recruit training on customer	123	72	18	2	6	3.37	0.88
	scouting and acquisition affect employee performance	55.7%	32.6%	8.1%	0.9%	2.7%		

Source: Field Survey, 2021

Table 4.10 examined the basis of new recruit orientation effect on performance of Bank, Nigeria. The descriptive result shown that, 65.2% of the respondents strongly agreed that new recruit orientation on core values of the organization affect employee adaptation and level of performance. 57.0% of the respondents also agreed that, training of fresh graduate employees on online banking platforms leads to high level of turnover and performance. More so, 55.7% of the respondents strongly agreed that new recruit training on customer scouting and acquisition affect employee performance. In addition, 38.9% of the respondents agreed that new recruit training on work stress management affect performance and competitive advantage. Invariably, 14.0% of the sampled staff disagreed that new recruit training on work stress management affect performance and competitive advantage. The result on training on core values of the organization and training of fresh graduates employee on online banking have a mean value above 2.5 with 3.57 and 3.37 respectively. New recruit training on customer scouting / acquisition and work stress

management have a mean value of 3.37 and 2.64 respectively. Thus, four (4) out-of-four (4) items mean values were above 2.5 mean value benchmark or decision rule. Hence, new recruit orientation has substantial effect on performance of First Bank Plc., Nigeria.

4.3.5 Employee Performance are examined in Table **4.11**

Table 4.11: Employee Performance of Nigeria

	STATEMENTS	SA	A	D	SD	UN	\overline{X}	Std.
1.	The employee performance	145	66	9	1	-	3.60	0.59
	increases in terms of time spend	65.6%	29.9%	4.1%	0.5%	-		
	on particular job when employees							
	are trained practically on-the-							
	specific job							
2.	Employee efficiency spiked	99	105	13	4	-	3.35	0.67
	drastically when human resource	44.8%	47.5%	5.9%	1.8%	-		
	training are done during the job,							
	practically							
3.	Employee functionality in diverse	48	61	74	23	15	2.47	1.14
	capacity is as a result of training	21.7%	27.6%	33.5%	19.4%	6.8%		
	obtained from professional							
	organization, workshop and seminars							
1	· U/V:-	39	66	76	19	22	2.36	1.16
→.	delivery is a function of off-the-	17.6%	29.4%	34.4%	8.6%	10.%	2.30	1.10
	job human resource training of an	Prin	#/.	// 34.470	0.070	10.70		
	employee	39 17.6% 119 53.8%	"19, is n	76 34.4%				
5.	Employee's ability to handling	119	58	ot /033	4/5	6	3.26	0.97
	multiple assignment is attributed	53.8%	26.2%	14.9%	2.3%	2.7%		
	to special training acquired from				4.			
	the organization							
6.	Technical training of human	79	71	35	16	20	2.78	1.25
	resource helps in handling of	35.7%	32.1%	15.8%	7.2%	9.0%		
	equipment and maintenance							
7.	New recruit orientation on core	103	73	18	27	-	3.14	1.01
	value of the bank affect quality of	46.6%	33.0%	8.1%	12.2%	-		
	service delivery and depth of							
	employee competence							
8.	New recruit training on customer	49	83	45	25	19	2.53	1.20
	scouting, acquisition and	22.2%	37.6%	20.4%	11.3%	8.6%		
	maintenance is feasible through							
	efficient human resource training							

Source: Field Survey, 2021

Based on the review of employee performance recorded on Table 4.11, the result revealed that, 65.6% of the Staff of First Bank Plc strongly agreed that, employees' performance increases in terms of time spend on particular job when employees are trained practically on-the-specific job. Followed by 53.8% of the respondents who strongly agreed that, employee's ability to handling multiple assignment is attributed to special training acquired from the organization; and 47.5% of the respondents agreed that, employee efficiency spiked drastically when human resource training are done during the job, practically. 46.6% of the respondents strongly agreed that, new recruit orientation on core value of the bank affect quality of service delivery and depth of employee competence. Invariably, 33.5% of the respondents disagreed that, employee functionality in diverse capacity is as a result of training obtained from professional organization, workshop and seminars. From the mean value of the result, 6/8 (75%) of the items agreed with the decision rule, (that is mean value > 2.5); with this, we therefore agreed that, employee performance increases due to continuous increase on human resource training. ifying, or reprinting, is not permitted.

4.4 TEST OF HYPOTHESES

4.4.1 Test of Hypothesis 1

H1: On-the-job training has positive effect on employee's efficiency of First Bank Plc in Cross River State.

Analysis of Simple Regression Analysis Result for Hypothesis 1.

Table 4.12: Simple regression analysis result on effect of on-the-job training on employee efficiency of First Bank Plc

Variable	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	0.202	0.029	7.085***
On-the-job training (X ₁)	β_1	0.098	0.007	13.280***
R-Square (R ²)		0.446		
Adjusted R – Square (R ⁻²)	/A.	0.444		
F – Statistics		176.353		
F – Probability	ED	0.000		
Durbin-Watson stat	75/7/	2.005	>	

^{*** (1%), ** (5%),} and * (10%) denotes significance of coefficient at level

t-tab value = 1.972df = 219

Dependent Variable: employee efficiency

Predictors: (Constant), on the job

Source: Field Survey, 2021 (SPSS Version 20 computation)

Table 4.12 shows the result of simple regression analysis on the effect of on-the-job training on employee efficiency of First Bank Plc. From the result, the coefficient of on-the-job training (X_1) was statistically significant and positively related to employee efficiency at 1% level. Implying that, increase in the on-the-job training, holding other variables constant, will lead to increase in employee efficiency of First Bank Plc by 0.098 unit. Hence, employee efficiency is a function of on-the-job training. The result agreed with the findings of Fejoh and Faniran (2016) who assessed the impact of in-service staff training and development on workers' job performance and productivity in public secondary schools in Osun State, Nigeria. The findings show that in-

service training and staff development had significant relative effects on workers' optimal job productivity.

The coefficient of multiple determination (R²) was 0.446, which implies that 44.6% changes in the dependent variable was explained by changes in the independent variable, while 55.4% was unexplained by the stochastic terms in the model. Thus, the independent variable (on-the-job training) can only explain 44.6 percent of changes in in employee efficiency of First Bank Plc, leaving 55.4% was unexplained. The R⁻² adjusted was 44.4% indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. The Durbin-Watson statistical value of 2.005 was observed which is within 1.8 to 2.5, implying that there is no evidence of autocorrelation. More so, the f-statistical (calculated) value of 176.353 which is greater than 1.974 t-table value; and f-probability value of 0.000 was observed from the analysis which is less than 0.05 (95% of freedom), indicating that estimated regression model adopted in this study is statistically significant at 5% level. With this, the researcher rejected the null hypotheses and accept alternative hypothesis hence, on-the-job training has significant and positive effect on employee efficiency of First Bank Plc. in Cross River State, Nigeria.

4.4.2 Test of Hypothesis 2

H2: Off-the-job training has positive effect on employee's effectiveness of First Bank Plc in Cross River State.

Table 4.13: Simple regression analysis result of off-the-job training on employee effectiveness

Variable	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	3.389	0.190	17.814***
Off-the-job training (X_1)	β_1	0.084	0.064	1.311
R-Square (R ²)		0.151		
Adjusted R – Square (R ⁻²)		0.143		
F – Statistics		1.719		
F – Probability		0.191		
Durbin-Watson stat	A	2.256		

^{***, **,} and * denotes significance of coefficient at 1%, 5%, and 10% level respectively

df = 219Dependent Variable: employee effectiveness t-tab value = 1.974

Predictors: (Constant), off the job

Source: Field Survey, 2021

SPSS Version 20 Computation

The estimated value of off-the-job training (X_1) was statistically insignificant but positively related to employee's effectiveness. This signifies that, off-the-job training has no significant effect on employee's effectiveness in First Bank Plc. Cross River State, Nigeria. The result aligned with apriori expectations because, training of staff un-practically in terms of classroom teaching, going for seminar might increase the staff intellect, but integrating it in daily task delivery might be far fetch.

The result of coefficient of multiple determination (R²) was not impressive with value of 0.151 which implies that, 15.1% variation in dependent variable was explained by changes in the independent variable, while 84.9% was unexplained by the stochastic variables in the model. Thus, 15.1% changes in employee effectiveness can be attributed to off-the-job training which is

extremely minimal. The Durbin-Watson stat value was 2.256 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 1.719 which is less than 1.972; and F-prob value of 0.191 was observed from the analysis which is greater than 0.05 (95% degree of freedom), indicating that, the estimated regression model adopted in this study was statistically insignificant at 5% significant level. With this, the researcher accepted null hypothesis and rejected alternative hypothesis which states that, off-the-job training has no significant effect on employee effectiveness in First Bank Plc. Cross River State, Nigeria.



4.4.3 Test of Hypothesis 3

H3: Special and technical skill training has positive effect on employee's market share of First Bank Plc in Cross River State.

Table 4.14: Simple regression analysis of effect of Special and technical skill training on employee's market share

Variable	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	-0.158	0.126	-1.250
Special and technical skill	β_1	0.938	0.047	19.947***
training (X_1)				
R-Square (R ²)		0.645		
Adjusted R – Square (R ⁻²)		0.643		
F – Statistics		397.901		
F – Probability		0.000		
Durbin-Watson stat	Λ / r_{-}	2.387		

^{***, **,} and * denotes significance of coefficient at 1%, 5%, and 10% level respectively

t-tab value = 1.974 df = 219Dependent Variable: employee marketshare

Predictors: (Constant), special and technical

Source: Field Survey, 2021 SPSS Version 20 Computation

In analyzing the effect of special and technical training on employee market share, the result as shown in Table 4.14 signifies that; the coefficient of Special and technical skill training (X_1) was significant at 1 percent level with a positive sign. This implies that, the special and technical skill training has significant effect on employee's market share of First Bank Plc in Cross River State. Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance.

The (R²) coefficient of multiple determinations was high with the value of 0.645, implying that, 64.5% disparity in dependent variable was elucidated by changes in the independent variable while 35.5% were unexplained by the stochastic variable. This implies that, the independent

variable (special and technical skill training) were able to explain 64.5 percent disparities in dependent variable (employee's market share) while 35.5 percent was explained by the stochastic variable. The R⁻² adjusted value of 64.3% was observed indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. The Durbin-Watson stat value was 2.387 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 397.901with F-prob. value of 0.000 against 1.974 t-table value and 0.05 was observed from the regression result, indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. Thus, we accept that Special and technical skill training has positive effect on employee's market share of First Bank Plc in Cross River State.

4.4.4 Test of Hypothesis 4

H4: there is no significant relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State

Table 4.15: Pearson Correlation coefficient analysis of the relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State.

Correlations					
		newrecruittraini	performance		
		ng			
	Pearson Correlation	1	.803**		
newrecruittraining	Sig. (2-tailed)		.000		
	N	221	221		
	Pearson Correlation	.803 ^{**}	1		
Performance	Sig. (2-tailed)	.000			
	N	221	221		

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

The Pearson correlation matrix showing the significant relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State. The result shows that, there is positive relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State. From the result, orientation and training of new recruits leads to 80.3% positive changes on performance. The result agrees with the findings of Maaly, Abedallah and Mohammed (2015) assessed training and its impact on the performance of employees at Jordanian universities from the perspective of employees: The case of Yarmouk University. Findings indicated that training courses are related to the training needs of the employees to a medium degree, and that there are several conditions which determine selecting eligible employees for training.

4.5 DISCUSSION OF RESULTS

The study examined the effect of human resource training on employee performance of First Bank Plc., Cross Rivers State, Nigeria. In order to actualize the objectives, the socioeconomic profile of the respondents and objective questions were analysed, the stated hypotheses were tested and the results are discussed as follows;

Result of socioeconomic profile of the respondents revealed that, 48.9% of the respondents were within 31 – 40 years of age; followed by 27.1% of the respondents who were within 18 – 30 years of age. Majority of the respondents 61.5% were happily married as against 38.5% of the respondents who are single. 41.6% of the respondents are certified Higher National Diploma of Bachelor of Science degree holders; followed by 26.1% and 25.4% of the respondents with Ordinary National Diploma / National Certificate of Education and Master's Degree holders respectively. 43.4% of the staff of First Bank Plc in Nigeria has been in service for the past 11 –

15 years. Majority of the respondents 36.2% stated that their organization realized above №140 million per month; seconded by 27.6% of the respondents who posited that the bank realized within №101 - №140 million per month.

The objective questions in the questionnaire revealed that, 56.1% of the respondents strongly agreed that assigning additional duties and responsibilities to subordinate by employer boost the employee performance. Followed by 52.5% of the respondents who strongly agreed that, coaching of an employee by supervisor on a certain responsibility affect employee efficiency and organizational performance. Large percentage of the respondents 57.7% agreed that, lectures or classroom method of human resource training in the bank affect employee performance. Followed by 35.7% of the Staff of First Bank Plc in Cross Rivers State, Nigeria strongly agreed that peer groups/ reference group briefing on job related issues among employees enhance promote job ideas and employee effectiveness; 79.2% of the respondents strongly agreed that, special human resource training on handling of equipment and working tools leads to increase in employee performance. Seconded by 53.8% of the respondents who strongly agreed that, training on enterprising or team work spirit transforms employee mindset on common goal actualization and increase in performance. 65.2% of the respondents strongly agreed that new recruit orientation on core values of the organization affect employee adaptation and level of performance. 57.0% of the respondents also agreed that, training of fresh graduate employees on online banking platforms leads to high level of turnover and performance.

More so, 65.6% of the Staff of First Bank Plc strongly agreed that, employees' performance increases in terms of time spend on particular job when employees are trained practically on-the-specific job. Followed by 53.8% of the respondents who strongly agreed that, employee's ability to handling multiple assignment is attributed to special training acquired from the organization;

and 47.5% of the respondents agreed that, employee efficiency spiked drastically when human resource training are done during the job, practically. 46.6% of the respondents strongly agreed that, new recruit orientation on core value of the bank affect quality of service delivery and depth of employee competence. Invariably, 33.5% of the respondents disagreed that, employee functionality in diverse capacity is as a result of training obtained from professional organization, workshop and seminars. From the mean value of the result, 6/8 (75%) of the items agreed with the decision rule, (that is mean value >2.5); with this, we therefore agreed that, employee performance increases due to continuous increase on human resource training.

The empirical results as recorded in hypothesis 1, revealed that, on-the-job training has positive and significant effect on effect employee efficiency of First Bank Plc by 0.098 unit. Hence, employee efficiency is a function of on-the-job training. The result agreed with the findings of Fejoh and Faniran (2016) who assessed the impact of in-service staff training and development on workers' job performance and productivity in public secondary schools in Osun State, Nigeria. The findings show that in-service training and staff development had significant relative effects on workers' optimal job productivity. With this, the researcher rejected the null hypotheses and accept alternative hypothesis hence, on-the-job training has significant and positive effect on employee efficiency of First Bank Plc. in Cross River State, Nigeria.

Hypothesis 2, Off-the-job training has no significant effect on employee's effectiveness in First Bank Plc. Cross River State, Nigeria. The result aligned with apriority expectations because, training of staff unpractical in terms of classroom teaching, going for seminar might increase the staff intellect, but integrating it in daily task delivery might be far fetch. The result of coefficient of multiple determination (R²) was not impressive with value of 0.151which implies that, 15.1% variation in dependent variable was explained by changes in the independent variable, while

84.9% was unexplained by the stochastic variables in the model. Thus, 15.1% changes in employee effectiveness can be attributed to off-the-job training which is extremely minimal. The Durbin-Watson stat value was 2.256 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 1.719 which is less than 1.972; and F-prob value of 0.191 was observed from the analysis which is greater than 0.05 (95% degree of freedom), indicating that, the estimated regression model adopted in this study was statistically insignificant at 5% significant level. With this, the researcher accepted null hypothesis and rejected alternative hypothesis which states that, off-the-job training has no significant effect on employee effectiveness in First Bank Plc. Cross River State, Nigeria.

Hypothesis 3, special and technical skill training has significant effect on employee's market share of First Bank Plc in Cross River State. Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance. Special and technical skill training has positive effect on employee's market share of First Bank Plc in Cross River State.

Hypothesis 4 revealed that, there is positive relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State. From the result, orientation and training of new recruits leads to 80.3% positive changes on performance. The result agrees with the findings of Maaly, Abedallah and Mohammed (2015) assessed training and its impact on the performance of employees at Jordanian universities from the perspective of employees: The case of Yarmouk University. Findings indicated that training courses are related to the training needs of the employees to a medium degree, and that there are several conditions which determine selecting eligible employees for training.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY OF FINDINGS

Based on the empirical result, the following findings were recorded;

- Objective 1 determine the effect of on-the-job training on employee performance of First Bank Plc in Cross River State; and the result reveled that on-the-job training has significant and positive effect on employee efficiency of First Bank Plc in Cross River State, Nigeria.
- 2. Objective 2 examine the effect of off-the-job training on employee performance of First Bank Plc in Cross River State and the result revealed that off-the-job training has no significant effect on employee's effectiveness in First Bank Plc. Cross River State, Nigeria.
- 3. Objective 3 examine the effect of special and technical skill training on employee performance share of First Bank Plc in Cross River State; and the result revealed that Special and technical skill training has significant effect on employee's market share of First Bank Plc in Cross River State.
- 4. Objective 4 analyzed the relationship between new recruit orientation programme and employee performance of First Bank Plc in Cross River State; the result showed that, there is a positive and significant relationship between new recruit orientation and training on performance of First Bank Plc in Cross River State.

5.2 CONCLUSION

It is a known fact that, employees are major assets of any organization. The active role play by employees towards company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance and survive in today's competitive business climate. Although extensive research has been conducted in the area of human research management, the same cannot be said on human resource training especially as it concerns developing countries. Organizations are facing increased competition due to globalization, changes in technology, political and economic environments and therefore prompting these organizations to train their employees as one of the ways to prepare them to adjust to the increases above and thus enhance their performance. It is important to not ignore the prevailing evidence on growth of knowledge in the business corporate world in the last decade. This growth has not only been brought about by improvements in technology nor a combination of factors of production but increased efforts towards development of organizational human resources. It is therefore, in every organizations responsibility to enhance the job performance of the employees and certainly implementation of on-the-job training as one of the major steps that most companies need to achieve this. As it is evident that employees are a crucial resource, it is important to optimize the contribution of employees to the banking sector aims and goals as a means of sustaining effective performance.

5.3 RECOMMENDATIONS

In relation to the result/findings drawn in this research, the following recommendations are suggested:

- 1. Effective training programs and carefully set development plans should be provided to all employees to enable them to enhance their skills and upgrade their knowledge.
- The processes involved in training be duly followed, First Bank Plc should help its employees to identify their career paths and to guide them in the pursuit of higher education.
- 3. Introducing more training programs for employees, which are more suitable to the skills needed at work, as well as giving employees' equal opportunities for attending the training courses.
- 4. Training and development programs should be associated with the employee's career development, so that the performance and engagement level of employees could be enhanced along with achieving organizational goal.

5.4 SUGGESTIONS FOR FURTHER RESEARCH

Further studies conducted on human resource training tools should not be limited, rather, it should be expanded to capture;

- 1. Determinants of human resource training of selected financial institution in Nigeria.
- 2. Further studies should be a comparative analysis on gender differentials on training and performance in the banking sector;
- 3. Further studies should not be limited to single financial institution / or State in Nigeria. It should capture at least a geopolitical zone in Nigeria.

5.5 CONTRIBUTION TO KNOWLEDGE

In contribution to knowledge, the study contributes to existing human resource literature in diverse means: At First, the research limited the gap in literature by edifice of a model (Conceptual Model: Operational conceptual Framework for human resource training as recorded in page 22 of the research). Secondly, studies on the special and technical skill training with relation to financial institution has been scanty in the literature, the integration of special and technical skill training as part of the objective of the study has fastened the literature gap. More so, in the literature, a broad study of human resource training covering the entire First Bank Plc in Nigeria is limited if found, hence this study has bolted the gap.

5.6 LIMITATIONS OF THE STUDY

Limitations to the study are briefly discussed as follows:

- i. Number of Participants: For a study like this, the numbers of participants are expected to be quite large. The researcher was however be able to handle this by taking advantage of the relatively large population of First Bank Plc employees in Cross River State and used them as respondents to generate data for the study, through the use of structured questionnaire.
- ii. **Respondents' Behaviour:** Some of the respondents demonstrated lukewarm attitude when approached with questionnaire. Some of them reluctantly collected the questionnaire but did not return them. The researcher (with his research assistants) made effort to address this problem by approaching more respondents than the actual sample size, explaining the real purpose of the exercise (being

purely academic) to them to get the targeted number completed and returned at the end of the stipulated period of 30 days.

iii. **Inconsistent Responses:** Some of the respondents gave inconsistent responses to some of the questionnaire items. The researcher was however able to address this by painstakingly going through the returned copies of the questionnaire one-by-one to identify the copies with inconsistent responses and discarded them.



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APPENDICES

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Unirazak Universiti Tun Abdul Razak, Malaysia, **Graduate School of Business** March, 2021.

Dear Respondent,

I am a postgraduate student of the aforementioned Department and Institution currently undertaking a research titled "Impact of Human Resource Training on Employee Performance: A Study of First Bank Plc in Cross River State, Nigeria. It is my opinion that you contribute immensely to the success of this research through your response to the items in the questionnaire. You are duly assured that the information supplied by you will be used for the research only and treated with strict confidence.

Thanks in anticipation for your co-operation.

Thank	s in anticipation for your co-operation.
Yours	Sincerely Copying States of the States of th
Udens	i, Uchechi Charles
(Resea	i, Uchechi Charles archer) ION A: SOCIO-ECONOMIC PROFILE OF RESPONDENTS
SECT	ION A: SOCIO-ECONOMIC PROFILE OF RESPONDENTS
Pleas	se tick $()$ or fill in the blank space
1.	Age
2.	Gender: (a) Male (b) Female
3.	Marital status: (a) Single (b) Married (c) Divorced
4.	Educational qualification (a) OND/NCE (b) HND/B.Sc (c) M.Sc/ MBA
	(d) Ph.D
5.	How many numbers of years do you spend in school
6.	For how long have you been working with the banking institution
7.	Estimate the organizational returns on asset per month №

SECTION B: HUMAN RESOURCE TRAINING AND EMPLOYEE PERFORMANCE

Guide: Strongly agree (SA), Agree (A), Neutral (N), Disagree (D), strongly disagree (SD)

Objective 1: On-the-job training affects employee performance of First Bank Plc in Cross River State;

	ITEMS	SA	A	UN	D	SD
	Coaching of an employee by supervisor on a certain					
A	responsibility affect employee efficiency and					
11	organizational performance					
	Employee involvement on internship program on a					
В	particular skill helps the organization and increase					
	employee performance.					
C	Assigning additional duties and responsibilities to					
	subordinate by employer boost the employee performance.					
D	Apprenticeship training of employee on complex and					
	diverse skill and knowledge affect employee work rate.					

Objective 2: Off-the-job training affects employee performance of First Bank Plc in Cross River State

	C/Λ_{I}	SA	A	UN	D	SD
	Peer groups/ reference group briefing on job related issues					
A	among employees enhance promote job ideas and					
7 1	employee effectiveness					
В	Seminars/workshops attended by employees on job related					
	issues inspires employee working ability and performance.					
	Training through membership of professional organization					
C	on specialized areas motivates employee and increases	0.				
	performance level	114	21			
D	Lectures or classroom method of human resource training	Permi	11/			
	in bank affect employee performance	' //	ted			

Objective 3: Effect of special and technical skill training on employee performance of First Bank Plc in Cross River State

		SA	A	UN	SD	D
	Special human resource training on handling of equipment					
A	and working tools leads to increase in employee					
	performance					
В	Training on customer care and compliant handling					
	motivates employees and boost performance					
	Training on enterprising or team work spirit transforms					
C	employee mindset on common goal actualization and					
	increase in performance					
	Training and development of employees in modern					
D	technical initiative and creativity affect performance of					
	employees					

Objective 4: Effect of new recruit orientation and training on performance of First Bank Plc in Cross River State

		SA	A	UN	D	SD
A	New recruit orientation on core value of the organization affect employee adaptation and level of performance					
В	Training of fresh graduate employees on online banking platforms leads to high level of turnover and performance;					
С	New recruit training on work stress management affect performance and competitive advantage					
D	New recruit training on customer scouting and acquisition affect employee performance					

SECTION C: EMPLOYEE PERFORMANCE

S/N	STATEMENT	SA	A	UN	D	SD
1	The employee performance increases in terms of time					
	spend on particular job when employees are trained					
	practically on-the-specific job					
2	Employee efficiency spiked drastically when human					
	resource training are done during the job, practically					
3	Employee functionality in diverse capacity is as a result					
	of training obtained from professional organization,					
	workshop and seminars					
4	Speed and efficiency in job delivery is a function of off-					
	the-job human resource training of an employee					
5	Employee's ability to handling multiple assignment is					
	attributed to special training acquired from the	D.				
	organization	74	>_			
6	Technical training of human resource helps in handling	Dern.	J.			
	of equipment and maintenance	11/1/2	ten			
7	New recruit orientation on core value of the bank affects		4.			
	quality of service delivery and depth of employee					
	competence					
8	New recruit training on customer scouting, acquisition					
	and maintenance is feasible through efficient human					
	resource training					

Variables Entered/Removed^a

Model	Variables	Variables	Method
	Entered	Removed	
1	onthejob ^b		Enter

- a. Dependent Variable: employee efficiency
- b. All requested variables entered.

Model Summary^b

	moust culturally								
Model	R	R Square	Adjusted R	Std. Error of the	Durbin-Watson				
			Square	Estimate					
1	.668 ^a	.446	.444	.09816	2.005				

- a. Predictors: (Constant), on the job
- b. Dependent Variable: employee eficiency

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	1.699	7/1	1.699	176.353	.000 ^b
1	Residual	2.110	9, 0, 219	A 0.010	41	
	Total	3.810	220	intin		

- a. Dependent Variable: employee eficiency
- b. Predictors: (Constant), on the job

Coefficients^a

			o o o i i i o i o i i i o			
Model		del Unstandardized Coefficients		Standardized	t	Sig.
				Coefficients		
		В	Std. Error	Beta		
_	(Constant)	.202	.029		7.085	.000
I	Onthejob	.098	.007	.668	13.280	.000

a. Dependent Variable: employeeeficiency

Variables Entered/Removed^a

Model	Variables	Variables	Method
	Entered	Removed	
1	offthejob ^b		Enter

- a. Dependent Variable: employee effectiveness
- b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R	Std. Error of the	Durbin-Watson
			Square	Estimate	
1	.388 ^a	.151	.143	1.08002	2.256

- a. Predictors: (Constant), off the job
- b. Dependent Variable: employee effectiveness

Model	Sı	um of Squares	df /	Mean Square	E	Sig.
Regres	ssion	2.006	g, or repr	2.006	1.719	.191 ^b
1 Residu	al	255.451	219	1.166	RAZ	\
Total		257.457	220	notp	· <ah< td=""><td>,</td></ah<>	,
a. Dependent Variable: employee effectiveness				-	"nitted.	-

- a. Dependent Variable: employee effectiveness
- b. Predictors: (Constant), off the job

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
	(Constant)	3.389	.190		17.814	.000
1	Offthejob	084	.064	088	-1.311	.191

a. Dependent Variable: employee effectiveness

Model Summary^b

Model	R	R Square	Adjusted R	Std. Error of the	Durbin-Watson	
			Square	Estimate		
1	.803 ^a	.645	.643	.82178	2.387	

- a. Predictors: (Constant), special and technical
- b. Dependent Variable: employee marketshare

$ANOVA^a$

Мо	del	Sum of Squares	df	Mean Square	F	Sig.
	Regression	268.711	1	268.711	397.901	.000 ^b
1	Residual	147.895	219	.675		
	Total	416.606	220			

- a. Dependent Variable: employee marketshare
- b. Predictors: (Constant), special and technical

Coefficients

Model		Unstandardized Coefficients		Standardized	t	Sig.
		reprint of		Coefficients		
		В	Std. Error	Beta		
1	(Constant)	158	.126	"Of permitt	-1.250	.213
•	specialandtechnical	.938	.047	.803	9, 19.947	.000

a. Dependent Variable: employee marketshare

Correlations

		newrecruittraini	performance
		ng	
	Pearson Correlation	1	.803**
newrecruittraining	Sig. (2-tailed)		.000
	N	221	221
	Pearson Correlation	.803 ^{**}	1
performance	Sig. (2-tailed)	.000	
	N	221	221

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



APPROVAL PAGE

TITLE OF PROJECT PAPER:	IMPACT OF HUMAN RESOURCE TRAINING ON EMPLOYEE PERFORMANCE: A STUDY OF FIRST BANK PLC IN CROSS RIVER STATE, NIGERIA
NAME OF AUTHOR :	UDENSI, UCHECHI CHARLES
	ove candidate has fulfilled the condition of the project paper e degree of Master of Business Administration.
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SUPERVISOR	
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Graduate School of Business	
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