

## **Analysis Of Training And Development Management Practices In Nigeria Banking Industries: A Strategic Literature Review**

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**Abstract:** *Training and development of an employee cannot be condone in an organization as it form the basis, bedrock and umbilical cord of employee competency, development, effectiveness, efficiency and proficiency in an organization growth and development and advancement in the or within its business environment. Once an individual has been employed, job requirement often change, as there are changes in the work environment and technology of production. Therefore there will be need for training and development to improve the skill and enhance the performance of the work force. Training as Fajana,s. (1995) defined it, is the acquisition of knowledge, attitude and skill required to execute a given job, task duties, and it is also an instrument which is inevitable for the development of staff efficiency. It is also the systematic modification of behaviour through learning which occurs as a result of education, instruction, development and planned experience. Development on the other hand, is defined as “gradual advancement through progressive stages of growth from within. Beach (1980), consider development as a systematic process of training and growth by which individuals gain and apply knowledge, skills, insight and attitude to manage work organization effectively and efficiently. Banjoko,s. (1996) said that every organization has a mission and realization depends on the efficiency or competency of its employees. To meet its result, the human resources of the organization has to perform according to required standard. In order to accomplish this, he added that the human resources must master the technical, professional and managerial skills needed for the operation of the organization. Every managerial post need two types of training input. There is the education and training needed to perform a technical of professional aspect of the job. There is also managerial training required in economic effective and efficient performance of the job.*

**Keyword:** *performance, productivity, effectiveness, competitive advantage and human capital*

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### **I. Introduction**

Ajibade,E.S. (1993), looks at training as seeking to develop a person’s behaviour pattern as it affects knowledge, skills and attitudes in order to achieve a desired standard or performance level. They explained this by saying that there is need for an environment in which both employers and employees see training as means of improving performance of individuals or groups, with an expected pay-off in improved organizational performance .Estimates of aggregate production functions from inter country data have strengthened speculations that human capital as an important determinant of modern economic growth and a critical factor in organizational development. Thus, the number and quality of human resources holding by any nation, and organization, will go a long way in determining its future and destiny. To enable a nation or organization raise a qualitative human capital however, adequate attention must be paid to investment in human resources training and development.

Ubeku,A.A.(1975) ,describes training as a planned process to modify attitude, knowledge, and skills behaviour through learning to acquire effective performance in an activity or range of activities. Training has also been given various definitions by various authors .Onuoha,B.C. (1980) defined training as the systematic process of altering the bahaviour and attitudes of employees in a direction to increase organizational goal accomplishment. They further explained that a formal training programme is an attempt by the employer to provide opportunities for the employee to acquire job related skills, attitudes and knowledge, while learning is the act by which the individual acquire skills, knowledge and abilities which result in a relatively permanent change in his behaviour.

According to Ajala,v.o. (1983) people have the benefit of some training to enable them carry out the requirements of their particular station life. He further added that, it is equated with courses of instruction, which may be either internal or external to an organization. Training and learning is a two-edged word concept, Fanibuyan,A.(2001) said that ‘since training is a form of education’, some of the findings of learning theory logically might be applicable to training. It was explained that these principles can be

important in the design of formal and informal training programmes. One of the principles of learning which tallies with this study is that of motivation. Every individual in an organization has a special needs. Some workers look at their job as a means of obtaining basic necessities while others see it as a means of meeting or satisfying their social needs. Others also see their jobs as a need for recognition and achievement. The importance of Maslow's theory of motivation cannot be ruled out here, it is instructive. The theory identifies the needs of an individual in a hierarchically order which are physiological, safety/security, social, self-esteem and self-actualization needs.

According to Ubekwu,A,A.(1975), motivation to learn involves two factors which are awareness of the need to learn based on the individual's own inadequacy in this regard and apparent understanding of what needs to be learned. Motivation is an important factor in training goal achievement. Fajana, S. (1995) further made it clear that training is a means of equipping employees to perform competitive in their present or future jobs so as to increase the efficiency of the organization and their job satisfaction. From this statement, it can be adduced that the effects of a well-trained and committed workforce can be the projection of the right type of image of the organization to the outside world. Simbo,S. (2005) see training as an investment rather than an over-head cost.

Kootz,et;al (1985) view training as relating to existing working environment or department assigned to an employee and that the essence is to nil skill gap or modify attitude or acquire knowledge which enables the employee to perform his role effectively. Effective training as Leonard put it, can bring about an increase in knowledge needed on the job, knowledge of the structure and business aim of the organization including its system and procedures.

It is pertinent to note that specific skills can be taught as it enables an employee to carry out tasks to the desired standards. It can be deduced from the definitions of various authors that training is a process of developing knowledge; skills and behaviours in the people that would make them perform better on their current and future assigned jobs. There is a clear understanding that organization must as a matter of necessity spend appreciable amount of money and time on training of employees in order to increase their productivity in a competitive environment. Many organizations have come to realize that human capital is an appreciating asset, which needs continuous attention, This view seems to be growing.

## **II. Purpose Of Training**

Essence of training is to give workers sufficient instruction and guidance to make them perform their assigned jobs efficiently and get them set for higher responsibilities. Training situation comes into existence where there is a gap between the standard of performance needed by a department and that actually being achieved by the individual. The strength of a company lies in the capability and competence of its workers to deal with problems situation and this can come through training Obisi,O.(1998). He went on to say that the training received forms an integral part of that person and hence its usefulness can be seen in the function of the individual's total personality on or off the job. Training in effect helps the organization to become more efficient and effective and the employee to develop and become more satisfied.

According to Obisi,O.,(1998) adequately trained employees tend to be more satisfied with their position and are able to perform their jobs effectively. Onuoha,B.C. (1980) said, "We support training and development activities to get results. We are interested in specific things that provide greater rewards to the employees, increase return to the stockholders and facilitates the re-investment needs of the business. In other words, we are interested in those things, which affect the bottom line. Although you cannot always evaluate training as readily as some other functions as people improve their performance, it is reflected in on-the-job results as well as all aspects of their lives" Ubeku,A.A.(1975) stated in his write up, "why Train" that the purpose of training is for growth and change. He went on to explain that the ultimate objective of training is for greater contribution to organizational profits by the employee. He stated that the essence of training therefore is to remove expected and unexpected performance deficiencies in the trainees' present and future jobs so that he or she may contribute more to achieving organizational goals.

From the above, it follows that an employer who is convinced of an apparent or expected performance deficiency in the job of an employee may classify such an employee to be in a state of disequilibrium which may be cause by any or more of the following as noted by Ajala,v.o.(1983)

- The love to strive towards professional excellence or versatility
- Aspiration towards higher status and responsibilities on the present position
- Desire to meet standard performance on the job.

A fundamental need for training is to provide for the organizations manpower needs, Fajana,S.(1995). He pointed out that manpower planning is invaluable in identifying the need for the right skills in both quality and quantity in order to safeguard continuity, improve commercial performance and carry through expansion. Togbobo,A. (2008) sees the purpose or training as a means of reducing labour turnover by developing

employees' potentials and their job satisfaction thereby resulting in increased organizational stability, and flexibility and also reduction in accidents. He maintained that if employees are trained and developed they will be capable of moving from limited ways of doing things to many ways of doing things.

Agreeing with all that has been said about the objective of training Nwachukwu, C.C. (2000), added that training cost money in terms of time and other resources but that the cost of not training may be disastrous. According to him, training should be observed as a management tool to be used judiciously and the knowledge acquired should be applied in business. Because training is vital to the enterprise and costly to run, its effective management is a must. To determine training needs and set objective for those needs is the first step in managing training programme. How do we design a training programme?

### **III. Designing A Training Programme**

A general agreement exists that for any training programme to remain effective, it must be result-channeled or result-oriented. In other words, it must be possible to observe and quantify changes in the terminal behaviour of those who have successfully undergone the programme. Pre-training must be seen as distinct from post-training and terminal reaction or behaviour with the post-training just as planned by the designer. The design of any training programme must necessarily derive from prior identification of training needs and the setting of the training programme, it is implemented through carefully selected instructional techniques and methods in a planned learning environment. To determine the extent of learning that took place and the extent to which the designer's intent has been achieved, an evaluation of training would be carried out. The results of the evaluation are used to guide the necessary follow-up and identification of further training needs Banjoko, s. (1996).

### **IV. Training Methods**

The training for the unskilled and retraining for the skilled go through two most common patterns which are on-the-job and off-the-job methods. According to Banjoko, s. (1996), an on-the-job training method is probably the most widely used method of training (formal and informal). In this case, the employee is placed into the real work situation and shown the job, and the tricks of the trade by an experienced worker to supervisor. This method could be in the form of learning skills needed for the efficient performance of duties are taught or imparted. Banjoko, further asserted that though the programme is apparently simple and relatively costly, but if not properly handled, the costs can be high in damaged machinery, unsatisfied customer, mis-filed form-c and poorly taught workers.

While in agreement with the disadvantages of the method highlighted, Ejiofor, S. (1999) made it clear that the merits include unhindered output as both working and learning take place simultaneously. That is, it is beneficial to both the organization and the individual worker. Also, the employee is able to learn faster as a result of the teaching practicality.

### **V. Off-The-Job Training Method**

All training other than on-the-job training are off-the-job training. As Obisi, o. (1998) put it, whether the training is done in an organization's classrooms, vocational schools or elsewhere. Decision as to whether training should be carried out on or off-the-job is one that determines the method that is more likely to meet the required objectives.

The main reason of taking training from the work place is that it provides an opportunity in low-risk surroundings to study important problems in greater depth than would be possible in the midst of work pressures and interruptions. As Nalder, L. (1980) believes, both on-the-job and off-the-job training are complementary as it allows for versatility on the part of employers towards the performance of various tasks and achievement of desired results. Hamblin (1977:80) gave detailed advantages and disadvantages of both on-the-job and off-the-job training methods as shown below:

### **VI. Evaluation Of Training**

Bloom's Taxonomy of Education objectives (1964:43) defines evaluation as the most complex mental skills and can be done effectively only after knowledge is acquired, comprehended, applied, analysed and synthesized. Obisi, O. (1998) opines that the commonest reason for evaluation is to determine programme effectiveness so that future programme can be improved. This means that it involves obtaining information (feedback) on the effects of a training programme and assessing the value of training in the light of that information. "A distinction between validation (the assessment of whether training has achieved its laid-down objectives) and evaluation (the measurement of the total effects of the training programme) is necessary", (according to the DEP's Glossary of Training Terms). Ajibade, E.S. (1993) pointed out that this distinction is not always meaningful since it may be difficult to obtain information on the total effect of training, as it may be a bit complex. According to him, any evaluation exercise deals with the total value of training activity to the

organization not merely the achievement of its stated objectives. For instance, there may be financial as well as social benefits. According to Waren, M.W. (1969), evaluation should be done in terms of the trainee's performances on their jobs after training. Evaluation takes place at various stages of training programmes as shown below:

### **Pre-training Evaluation**

At this stage, training needed is identified and training objectives set with the full involvement of prospective trainees, their supervisors and managers. The objectives must be specific, measurable, achievable and timely.

### **Post-training evaluation**

While the effect of training on productivity and performance may not be immediately ascertained, the trainee is expected to submit a report on the training programme through the immediate supervisor. This will confirm whether actual learning has taken place and indicate the extent to which training objectives were achieved. The effect of the training programme on the organization is also determined through the involvement of the employee's immediate supervisor in the evaluation process.

### **Point Evaluation**

This may be quantitative or qualitative. Quantifiable objectives is made up of specified level to which training has raised productivity and performance, the percentage of costs saved and time over-runs.

### **Level of Evaluation**

Ubeku, A.A. (1975) identified the levels at which evaluation or processor occur as a result of successful training programme as follows:

### **Objective Setting**

The choice of evaluation criteria depends on the objectives of the training and who sets the criteria—management, trainers or trainees. Therefore, post-training evaluation is intimately connected with the pre-training investigation of training needs and the establishment of training objectives. Banjoko, S. (1996) showed two criteria for evaluating training, which he referred to, as internal and external. Internal evaluation criteria are those directly associated with the contents of the programme. This involves participant's reaction on how the subjects feel about the benefits of a specific training or development experience. External criteria are related more to the ultimate purpose of training for example, improving the effectiveness of the subject. Others include job performance rating, increases in sales volume or decrease in turnover. The learning level—trainees learn (acquire knowledge, skills and attitudes about the subject of the training, which are capable of translating into behaviour with the training situation). Under the job behaviour level, trainees apply this learning in the form of changed behaviour back on the job. Though the training took place on the job, little difference in learning and job behaviour would occur. This level attempts to measure effects of changes in behaviour which assessment could be on improvement in output, productivity, quality, contributions or sales turnover. Under the reaction level, trainees react to the training (form opinions and attitudes) about the trainer, the method of presentation, the usefulness and interest of the subject, their own enjoyment and involvement.

The functional level measures efficiency and costs. This changed behaviour affects the functioning of the firm (or the behaviour of individuals other than the trainees). These changes can be measured by a variety of indices many of which can be expressed in terms of costs. It should be noted that the 'learning', 'job behaviour' and 'functioning' levels are referred to by some experts as the 'immediate', 'intermediate' and 'ultimate' levels respectively. These levels can be seen as a chain of cause and effect, Monat, J.S. (1980) proceeded to explain that the chain can be broken at any of its links as a trainee may react correctly but fail to learn; or he/she may learn but fail to apply his/her learning on the job, or he/she may change his/her job behaviour but this may have no effect on the functioning of the firm. Thus, it is ideal that evaluation should be carried out at every level.

### **The concept of performance and productivity**

It is observed that many people who claim to be discussing productivity are actually looking at the more general issue of performance. While productivity is a fairly specific concept related to the ratio between output and input, performance is a term which includes almost any objective of competition and manufacturing excellence such as costs. Flexibility, speed, dependability, and quality. According to Sikula, A.F. (2002) view performance as the umbrella term of manufacturing excellence and include profitability as well as non-cost factors such as quality, speed, delivery and flexibility. Productivity is a term applied in the assessment of economic use of resources. It is the extent of efficiency at

work. The human relations maintain that happy and satisfied employees are productive employees, Elton m.(1945).

According to Banjoko,s.(1996), performance is the essence of rating the rate at which work is done; such effort is meant to evaluate the employee's strength and weakness. When performance is evaluated, the motive is to assess the character, attitude, potential and past performance on the job. He also assert., productivity as a measure of effectiveness use of resources towards the realization of goals and objectives of an organization. It can thus be regarded as higher performance at lower cost .The ultimate goal of a training activity in organization success s achieved through people. The training function is thus concerned with efficiency and effectiveness, which are influenced, by human capabilities, relationships, job satisfaction and the concept of fairness in employment. The training department is therefore committed to influencing and developing or sloping employees' behaviour by appropriate means in any or all of the key areas or knowledge, skills and attitudes. Training is partly concerned with optimizing the effectiveness of employees as individuals. The right employee training and development, at the right time, provides big payoffs for the employer in increased performance, productivity, knowledge, loyalty and contribution. It could be deduced from the above that training and development leads to performance and productivity.

## **VII. Theoretical Background**

### **Institutional Theory**

Institutional training theory recently came up within the economy when the cost of training was well believed to be too high and therefore must be shared among the benefiting institutions. It occurs at the association level, national and local levels. Since labour market structure affects training, occupational markets encourage skilled workers to move between employers to build careers and gain security, in association with certified skills rather than relying on any employer.

*As the name implies is that training acquired while still on the job. In other words, it is a process that involves development of skills and systematic modification of behaviour through learning in order to increase the employee's effectiveness and efficiency while still performing the same tasks, responsibility or job.*

It may involve teaching, or coaching by managers, team leaders or trainers at the desk of the employees. It Can also involve mentoring, where employee understudy an individual with expertise. Most organization in the developed economies of the world has adopted this method of training for their employees. This is because; it is the surest and shortest means of developing and practicing specific managerial, team leading, technical and or administrative skills needed by the organization.

## **VIII. Conclusions**

From this study generally, it is concluded that training policies and plan are in tune with the industries corporate goals and objectives, the organization carries out training needs assessment in which it involves trainers, trainees, unit managers and supervisors and external consultants in training and management. While more emphasis need to be placed on training in order to cut down the level of bad and doubtful debts and further enhance profitability, training appears to have strongly positive contributions to. the organization total assets, gross earnings, value added and profit before tax. Training should be seen as an investment rather than as an overhead. Training should be a continuous process that every organization must maintain for its continuity. Organizations must as a matter of necessity spend appreciable amount of money and time on training of employees in order to increase their productivity in a competitive environment. It is also concluded that when employees are trained, they are well developed and become more satisfied with their jobs this also will help the organization to become more efficient and effective.

Training and development of employees are important to develop and update their skills to enable them face the challenges of the professional world. Employee's constraint to performance should be established so as to know the ways to remove these obstacles through human capital development to enhance productivity. Training and staff development benefits both the organization and workers by improving performance as well as giving added satisfaction to the employee. If human resources are adequately services will attract workers to organization.

It is recognized that training should not just be embraced on for the sake of it, rather something that should be examined carefully before embarking on. At times, it may not be the individual worker that needs training but a change in the looks which the employee is working with to enhance his or her performance for instance one would not expect a worker to produce maximum output when he is working with an obsolete tools. Public sector organization, realized these assertions and this determine staff training needs mainly through the nomination of staff based on their field of work. Training and development need exist when there is a difference between desire performance and actual performance. It is expected that any training and development performance should be a response to an identified need and as such widely accepted device for solving

organizational problems. More so training is considered as of great important to all the levels as it improves job commitment, encourages specialization of employees, address poor attitude to work and promotes positive and significant performance with multiplier effect increases competition and productivity.

Training has contributed immensely to employee's boldness and confidence, this ascertain agrees with Nwachukwu (2000) who posited that training is an organizational effort aimed basic skill required for the efficient execution of the functions for which he was lined. On the job performance, staffs are also assessed few months after completion of a course to determine the relevance to the trainee's needs and it impact on trainee's performance on the job.

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