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ABSTRACT

The study examined the effect of training as a correlate on productivity of workers in the First Bank Nigeria Plc and Access Bank Plc located in Lagos State. The study examined four research questions and four research hypotheses which were formulated in the null forms. The significance of the study was also examined which its scope was limited to First Bank Nigeria Plc and Access Bank Plc located in Lagos State. Extensive and related literature were reviewed in relation with various authorities under the following sub-headings: Theoretical framework, concept and nature of training, the need for training employees, concept of management development, corporate productivity, identifying training needs, factors that affect employees' productivity, the outcomes of training of workers, types of training technique, and relationship between training and employee productivity. The methodology which further dwelt on the following: research design, population, sample and sampling technique, instrumentation, procedure for data collection and procedure for data analyses. Data analyses were carried out in which the bio-data and the questions were analysed using the simple percentage frequency count while the hypotheses formulated were tested with the application of the Pearson Product Moment Correlation Coefficient statistical tool at 0.05 level of significance. At the end of the exercise, the following results were obtained: training will significantly enhance productivity among bank workers, there is a significant gender difference in the performance of bank workers due to training, there is a significant difference in product knowledge of low income and high income bank workers, and training will significantly improve the performance of bank workers.

CHAPTER ONE INTRODUCTION

1.1 Background to the Study

The low productivity of employee could be seen as malady affecting performance of organizations. The cause of the problem could be as a result of lack of staff training on workers productivity. There may be many reasons why banks invest in training and management development for their employees. Several factors contribute to the low productivity of workers in the Nigerian banking industry. Foremost among the factors include; late payment of workers, poor salary and non-sponsoring of training programmes for workers on-the-job and off-the-job training programmes. Lack of training of bank workers may usually lead to decline in productivity.

Gender, in an organization where they do lots of marketing like the banking industries and insurance companies, research have shown that female staff perform better than their male counterparts. This is because the female marketers take their job more serious than the male marketers. They put more interest in their job by being very neat, looking attractive, being bold and mastering the job while the male marketers are less productive because it could they are not well trusted by their clients, they have other business they are doing elsewhere which make them not to have interest in their work. Their inability to compete with their female counterpart could be as a result of lack of adequate training in the organizations.

Low income could be a barrier to high productivity. For example, bank workers produce low quality services when they are not exposed to periodic training and retraining. They become non competitive with their colleagues in the other industries who are exposed to constant training. In many cases, the non-exposure to staff on the training programme has caused the folding up of banks in the past and even now. This is because when staff fail to produce maximum services due to lack of training on the job, the resultant effect could be a folding up of the affected organization. The employee put their interest in the job when there is motivation through better pay. A situation where bank workers are not trained, they would lack the ability to handle or operate the equipment that are available in the bank which will make their production to be low and it could bring about low income or deduction in their salary. Low income in an organization could be caused as a result of lack of training of staff on product knowledge. Training has always been of great importance to organization and people at work. It forms part of the motivational tools that improves productivity.

Training of bank staff is needed in order to enhance workers' self-esteem, to boost workers' morale in the industry. Training could help to induce certain behavioural changes in the employees. For example, many bankers do not understand the importance of customers. They do not exhibit the cordial relationship between worker and customer. Most of them are very snobbish and insulting and do not relate well with their colleagues and customers, most of the bank workers lack good exhibition of marketing skill which will make them not to relate well with their customers. Training could be made a continuous process that should last through an employee's entire working life because low and middle employees need to adapt to new skills and technologies while managers and top management personnel need deeper knowledge and understanding of their jobs, the jobs of others, good understanding of where and how their jobs fit into the wider organizational pattern. Poor staff/customer relationship could be as a result of lack of training on

staff/customer relation in an organization, especially, First Bank and Access Bank.

Bank workers require training because the banking work is a very sensitive job which requires expertise and knowledge of the job. It is on that basis that the research is undertaking a study of staff training as a correlate of workers' productivity in Lagos State with reference to First Bank of Nigeria Plc and Access Bank Plc.

1.2 Statement of Problem

The problem inherent in non-exposure of bank staff to organizational training cannot be over-emphasised. This is because, there exists the problem of lack of male training programme, lack of funds for the training programme, for both on-the-job and off-the-job training programmes, poor productivity knowledge by the workers as a result of non-exposure to relevant training programmes and so on.

For instance, a situation where bank workers are not exposed to on-the-job training, the resultant effect could be lack of the abilities and expertise to handle the job effectively, and this by extension, will result to low job performance and dismal job productivity, which may even result to the closure of the bank. Poor job training has led workers to exhibit poor customer relations and poor quality of service due to non-exposure to periodic training and retraining on the job. Also, workers in the bank become non-competitive with their counterparts in other banks if they are not trained to live up to expectation and be at par with current events or developments in the contemporary banking industry. No wonder, there is poor exhibition of marketing skills and negative job behaviour which is counter productive to the bank as a result of lack of training.

The above identified problems gave rise to the examination of staff training as a correlate of workers' productivity in First Bank and Access Bank Plc.

1.3 Purpose of Study

1. To evaluate the impact of training on workers' productivity in the banking sector.
2. To examine whether gender difference exists in the productivity rates of bank workers due to
3. To find out whether low income bring about how product knowledge.
4. To ascertain whether training of employees can indeed improve workers' performance in the banking sector.

1.4 Research Questions

1. Is there any effect of training on workers' productivity in the banking sector?
2. Is there any gender difference in the productivity rates of bank workers due to training?

3. Does low income bring about productivity?
4. Can training indeed improve workers' performance in the banking sector?

1.5 Hypotheses

The following hypotheses will be formulated and tested in the course of the study

1. **H₀:** Training will not significantly enhance productivity amongst bank workers.
2. **H₀:** There will be no significant gender difference in the performance of bank workers due to training.
3. **H₀:** There will be no significant difference in product knowledge of low income.
4. **H₀:** Training will not significantly improve performance of bank workers.

1.6 Significance of the Study

This study will be beneficial to some individuals and corporate organizations which include:

The bank workers would benefit from the findings and recommendations of this study, in that it will enable them to have better insight of the importance of training and its effect on job productivity and corporate profitability in the banking sector.

The banking system is an organization which requires training and retraining of its staff for better and higher productivity and corporate profitability. With the findings and recommendations of this study, managers in the investigated banks would be able to have better understanding concerning the training and retraining of their staff and its positive effects on productivity.

Bank management will through this study, understand better that exposing workers to constant training and retraining, will bring about workers change in behaviour and attitudes towards their customers.

1.7 Scope of the Study

This study was restricted to the effect of training as a correlate on the productivity of workers in the First Bank of Nigeria Plc and Access Bank Plc located in Lagos State.

1.8 Limitations of the Study

The study was limited by the chances of getting the people within the staff of the banks easily for the collection of data since they are mostly busy with field operations. Time and protocol of obtaining clearance from the branch managers before having access to interact with their workers especially on official hours also will elongate the study.

1.9 Definition of Terms

Training: This means training somebody for something in order to be somebody or something; the act of giving teaching and practice to an individual or a worker in order to bring to a directed standard of behaviour, efficiency or physical condition.

Productivity: The total volume of goods and services produced per worker within a specific period of time in a given production unit.

Workers' Productivity: This has to do with the total output or result of work obtainable from the input of employees in any organisation. In other words, it is the total production level of all the workers in a company, industries, schools and other parastatals within the private and public sectors.

Employee Behaviour: Refers to manners, moral conduct and treatment shown to or towards management

Staff Training: This means the exposure of bank workers to on-the-job training so as to gain knowledge for high productivity.

Low Product Knowledge: This is a situation where workers' production in terms of service is below expectation by management.

Staff/Customer Relationship: This refers to the staff-customer cordial relationship which is healthy for growth of the bank.

Staff Behaviour: This refers to the overall behaviour of bank staff either to the fellow staff or to the public (customers), which may be positive or negative.

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