

MAN-POWER TRAINING A CATALYST FOR EFFICIENT MANAGEMENT OF BUSINESS ENTERPRISES IN SELECTED BANKS IN MAIDUGURI

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Abstract

Many organizations have over the years established good manpower training and development programs in order to have better employee performance at work and increased productivity. Good development programs have not always been easy to attain in organization because of the forces that impede against achievement of their objectives. Some of the impeding forces include selections or recruitment problems, training procedure and inadequate facilities, government policy, this paper attempts to examine whether employees training enhances work efficiency in Nigerian banking sector, Descriptive and inferential statistics were employee, chi-square (X^2) statistical tool was employed. Data was generated through primary source. The findings revealed that effective training is responsible for the employee's efficiency and effectiveness in their workplace. The paper recommends that Nigerian banks should encourage good and quality training programme since it is responsible for employees efficiency and effectiveness in their workplace.

Keyword: man-power training and development, employees efficiency,

Introduction

Training has become the most important factor in the business world today because increases the efficiency and the effectiveness of both employees and the organization (Raja, Furqan and Khan. 2011). Training is a systematic restructuring of behavior, attitude and skills through learning – education, instruction and planned experience. Training is designed to change or improve the behavior of employees in the work place so as to stimulate efficiency. The cardinal purpose of training is to assist organizations achieve its short and long term objective by adding value to its human capital. Training and development are not undertaken for the sake of training, but rather are designed to achieve some needs. Therefore, training and development are need-based in the sense that they are undertaken to fill some

knowledge gaps within an organization. Many organization 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 (Nguyen, 2009).

The effect of training and manpower development on employee's productivity and organization performance has attracted considerable interest in the analytical and empirical literature. On the whole, human resources management theory has paid considerable attention to this debates; however, the theoretical predictions are ambiguous. Depending on their underlying assumptions, some approaches predict that the performance of an organization is necessarily based on innovative labour force, technology, quality management and customer satisfaction (Dhamodharan, 2010); while other seeing training as a tool in the hands of human resources manager to achieve and empowered the productive base of an organisation (okpara and Wynn, 2009). Employee training and manpower development is very vital to job productivity and organization performance since the formal educational system does not adequately provide specific job skills for a position in a particular organization. While few individual may have the requisite skills, knowledge abilities and competencies needed to fit into a specific job function, some others may require extensive training to acquire the necessary skills to be able to lit in a specific job function and also make significant contribution to the organization's performance(Adeniji. Z012).

Generally, it has been observed that the environment that hosts the organizations is dynamic. The dynamism of the environment has many implications on the organizations: It is the determinant of the product that the organizations will produce; there must be a market before the organisations will produce a product.

New teaching learning and training methods are arising due to the modern-day revolutionization in the economy, labour and technological world of workforce. These changes demand to put the theory and practice behind, while prioritizing the more global, integrated, flexible and vocational training (Abeeha and Bariha, 2012). For example the introduction of e-banking system has rapidly changes work process in the banking industry, thus the

need for constant update of knowledge by the employee to meet the continue challenge. As a result most banks in Nigeria in recent years keep retrenching and recruiting new employees.

This study therefore examines whether employees' training enhances work efficiency in Nigerian banking sector and ascertain if training and manpower development improve organizational performance in Nigerian banking sector.

Despite the importance of training and manpower development in employee productivity and organizational performance, training programs are not sufficiently supported by organizations in Nigeria. These organizations consider the money they will spend on their training programs as waste rather than investment. They fail to foresee the desirability of continuous training and development of their employees in order to promote the efficiency and effectiveness of their organizations.

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Literature review

Concept of manpower training

Manpower training comes under the view of personnel function in most organ whether public or private. The importance of staff training and development in any organization is clear if we recognize the fact that the structure that sustains it depends on the individuals that operates the structure. Staff training and development can occur simultaneously or complementarily, but the two do not necessarily have direct relations to each other.

Training on the Job and some form of in-service training are examples of training being or intended to develop the knowledge or expertise, greater confidence and a higher degree of performance. The principal intention of training according to Akpan (2002) is to equip people with the knowledge required to qualify them for a particular position of employment or to improve their skills and efficiency in the position they already hold. Staff development, on the hand, implies growth and the acquisition of wide experience for future strategic advantage of the organization. Mitchell (2003) also noted the popular convention to think of training as dealing primarily with operative personnel and development, with managers and executives. He

went on to treat each of the concepts separately. However, he admits that “even though while there are differences between the two processes, there is also considerable overlap” Ngu (2009) opined that it is safer to argue in favor of this “Considerable overlap’ because there is very little to be said of their differences. To hint (Ngu. 2009) “both Training and development are purposefully geared toward improvement on skills and performance. Both involve moulding or removing of workers characteristics towards this end. The differences between the two process may be in current and method. So what is training? Training is a systematic process of changing the behaviour, knowledge and/or motivation of present employees to improve the Match between employee characteristics-and employment

requirement (Eleve. 2011). Training at one extreme consists of a few hours of induction by the supervisor, who gives the new employee a skeletal outline of company policies and on the other extreme, it consists of several years of formal courses designed to develop qualified specialist (Ubeku, 2005).

Ngu (2009) defines training and development as The process of behavioral modification or molding of workers in order to integrate organizational needs with their characteristics. Manpower training is viewed as a means of equipping employees with the necessary skills and knowledge to enable them perform their job better and as a way of solving employees problems of self-improvement, advancement and better placement. Training involve formal and informal methods and both could be on or off the job training.

The difference of any organization depends directly on how well its members trained. Newly hired employees usually need some training before they take up their work; older employees require training to keep alert to demands on their present jobs and to prepare for transfer, and promotion. Training also motivates employees to work harder. Employees who understand their jobs are likely to have morals, they are able to see a closer relationship between their effort and performance. Effective managers recognize training as an ongoing continues process not one short activity; new problems, new procedures and equipment, new knowledge and new jobs are constantly creating the need for employee instruction (Nigro and Nigro, 2007)

Training is so important that it is not only imperative but continues. No orgnaisation can dispense with it as a programme and as a process (Ngu, 2009). Supporting this view, pigor and Myers (1980) admit that no organization can choose whether or not to train employees.” All new

employees. regardless of previous training education, and experience need to be introduced to their new employee's work environment and to be taught how to perform specific tasks. Training may be defined as an organized and coordinated development of knowledge skills and attitudes needed by an individual to muster a given situation or perform a certain task within an organizational setting. Craig (2007) defines training as the development process made possible through the device of words and signs. So training is the formal procedures which an organization uses to facilitate employees learning of the organization as well as the individual's goal and objectives.

Tobias (2007) view the following as a balanced manpower programme. Recruitment, Development, motivation, Education. training, utilization and stabilization. To him, training programmes prepare the worker for efficient labour force participation with respect to given occupation. He concludes that training is endless so long as a man works, he learns and teaches others at all levels. Regarding management development, Ubeku (2005) observes that the plan of management development should aim at;

- Systematically transferring general management knowledge, policies and procedures for managing the company to all managers.
- Appraising and maintaining all inventory of all candidates moved as qualified for replacements for manager positions.
- Improving the present performance of all managers on-the-job development methods directed at individual needs
- broadening manager for higher responsibilities through outside and on-the-job programme activities and courses.

In general, Nigro and Nigro (2007) feel that the objective of an executive development Programme is to improve the executive and understanding of such areas as planning, coordination, communication, decision-making, delegation, headquarters, field relations, legislative relations. and public relations. Writing on the training and development of the executives in developing countries, Mutahabu (2003) opines, that it is no longer in dispute that training and development of public administrators contribute to improve performance. This increasing acceptance of the importance and significance of training in public administration is according to Schaffer (2000). Indicated by the attention given to it in many countries of the world.

According to Nwankwo (2008), there is recognition that training and development in countries should include all categories of public service personnel from the most junior and middle level public service personnel. Senior and top executives have generally been left out. This is particularly

true in Africa, as participant conference of the African Association for public in 1982 observed. A study focusing on administrative training in Nigeria, Ghana and Sieria lone by Mutahaba (1996) conforms the above lobservations. It shows that althoughl the mandate of the institute of public administration and management in three countries provided for the holding of training programmes for all levels of personal, including top executives, attendance by top executives appears to be rare phenomenon. For Nigeria, this is in spite of the fact that the administrative staff college of Nigeria (ASCON) has huge infrastructures intended for training, and provides development opportunities for most top personnel in the services.

Training programme in Nigeria

Amuno (2009) enumerated the different methods of training which includes in-service training, on-the-job training, conferences, and workshops. However, according to Richard et, al (2008) “In training literatures two major forms of training employees in an organization have manifested: on-the-job and off-the-job training”. Both forms have generated a lot of controversies on which should take precedence over the other. This in essence, means that there is yet to be a consensus among scholars on the various ways to meet the training needs of the organization. Most experts however, agree that the terms themselves suggest what they mean.

Induction training

This is given to newly appointed staff immediately they are employed. This type of course is highly essential for newly recruited staff so that new staff is protected from making costly mistakes. It makes the new staff to understand the general objectives, scope, programmes, problems, policy and structure of the organization. Induction courses are also very necessary for newly employed officers to enable them gain self-confidence and perform better to meet the desired expectation. The period may vary from few days to a few weeks depending on the situation (Ugoji, 2008).

On-the-job training

This is the method used to acquire specific skill while the individual I son the job. On the job training is required to improve the staff that had inadequate academic qualification for his job performance when he was employed specifically in a situation of acute manpower shortage. This is also regarded as training within industry or training within organizational policy

(Ugoji, 2008). The definition also suggested that on-the-job method is a specific form of job instruction. It imparts only those skill needed by the worker to perform a particular job competently. This is why it is mostly done in plant. However, it can be done outside the plant too. This specific form or training can both be formal and informal. Formal in the sense that, what is to be instructed is organized, manned or structured sequentially (Thang, 2009).

In-service training

This is the typed of training which can officer or staff undertakes while he is still in the employment of an established institution. It is intended to update the officer's activities at the levels. In-service training is necessary in such a dynamic field like modern agriculture in a developing country like Nigeria. It should be regarded as supplementary to rather than substitute for the formal study programme. This is particularly so when the formal training given will be getting outdated. It is usually impossible to learn all essential techniques required during the pre-services or induction-training period (Okpara and Wynn, 2008).

Off-the-job Training

Anao (2009) stated that thus is the type of professional training given to individual before they are appointed. It is usually carried out on full-time basis, in schools, college and even universities lasting through a specific period. According to the author, "there are three levels of this professional training for individuals in Nigeria. These he refers to as Non-degree training, First-Degree and postgraduate training.

Review of empirical studies

In this section some empirical studies dine in the effects of training and development on productivity and organizational performance are presented. Ugoji (2008) conducted a research on the effect of training and development on organizational performance. The study used secondary data. Four hypothesis were developed to see the impact of all the independent variables on the overall organisational performance. The result show that training and development, on the job training, training design and delivery style have positive significant effect on organizational performance. Also the report from the study in the impact of training (and vocational education) investments on company productivity and other performance indicators using a metal analysis yielded a clear result that investment in training have a positive and significant impact on company performance indicators. This result conforms the key role attributed to the investment in skills in the

European strategy for smart and sustainable growth, Europe 2020, and the initiative agenda for new skills jobs provide advance understanding of the effects of training on organizational level outcomes by reviewing the results of previous studies that have investigated the relationship between training and human resources, performance, and financial outcome. The results of meta-analysis from 67 studies suggest that training is positively related to human resources outcomes and organizational performance but is only very weakly related to financial outcomes. Furthermore, training appears to be more strongly related to organisational outcomes when it is matched with key contextual factors such as organisation's capital intensity and business strategy in support of the contingency perspective. Further training is related independently to organizational outcomes in support of the universalities perspective of strategic human resource management rather than a configurational perspective (Colombo and Stanca, 2008). Amuno (2009) collected data from each of the 9439 permanent, salaries employees of a large high-technology manufacturing firm to access the effects on employee turnover of the organisation's investment in employee development via a tuition reimbursement program. Investment in training via tuition reimbursement decreased turnover while employees were still taking classes.

Richard and Johnson (2008) conducted a study to determine if productivity is a driving force for investment in training and management development in the Banking Industry in Nigeria. The study relied on both qualitative and quantitative analysis of data, using descriptive and inferential statistics. The entire staff of the 25 commercial banks as at 2007 in Nigeria was the population of the study and a total of 320 questionnaires were administered. The study found that productivity is really one of the driving forces for investment in training and management development.

Anyanwu (2002) studied the effects of training on employee productivity. The paper provides a review of the current evidence of such a relationship and offers suggestions for further investigation. They reviewed extensively the literature in terms of research findings from studies that had attempted measuring and understood the impact that training have on employee productivity across various sectors. The focal point of their review was on training practices and employee productivity and their relationship. The outcome of their findings varied. While some studies reported a positive association between training and employee productivity, some reported negative and some no association whatsoever.

Methodology

The study used descriptive and inferential statistics such as chi-square (X^2) statistical tools was employed. Data was generated through questionnaire, primary sources of data was used. The study employed stratified sampling strategy where individuals were selected randomly. The population of the study covers all the twenty one (21) deposit money banks that are quoted in the Nigerian stock exchange.

Chi-square (x^2) was used to provide non-parametric test on the effect between two or more variables.

$$X^2 = E(f_o - f_e)$$

Result/findings

Table 1: Responses on the employees training, Does it enhance work efficiency in Nigeria banking sector

	N	Mean	Std. deviation	Minimum	Maximum
There is effective manpower training in Nigerian banking sector.	90	3.8406	1.00722	1.00	2.00
Employees training received is very important to your duty or job in Nigerian banking sector.	90	3.7371	1.00925	1.00	2.00
Employees training improves work efficiency in Nigerian banks.	90	3.0343	1.23234	1.00	2.00
There is a need for a more efficient and effective training programme in Nigerian banking sector.	90	3.9901	1.29939	1.00	2.00
Training has helped the staff of Nigerian banks discharge their duties very well.	90	4.0349	1.45524	1.00	2.00
The manpower training in Nigerian banks are objective in nature.	90	2.9880	1.00239	1.00	2.00

Source: Generated by the Research using SPSS 20.0

Table 1 above shows the responses with regards to employees training. It shows that employee training in Nigerian banking sector improved the hitherto poor Credit management experience in Nigerian banking sector as a result of effective manpower training. The total number of the respondents (N) that returned the items of questionnaire were 90. The minimum and maximum values represent the range of options available to the respondents for them to choose one option out of the two options. The respondents returned “yes” to the statement that there is effective manpower training in Nigerian banking sector with (Mean = 3.84 and Standard Deviation of 1.007), they also agreed that employees training received is very important to their duty or job in Nigerian banking sector (M= 3.74 and SD= 1.009). The result of the question with regards to whether there is a need for a more efficient and effective training programme in Nigerian banking sector showed that the respondents said yes (M=3.99 ‘and SD=1.299).

Similarly, it shows that training has helped the staff of Nigerian banks discharge their duties very well with (mean = 4.02 and standard deviation of 1.455). the result is also in line with the findings of Adeniji (2012), Nguyen (2009) and Harel & Tzafrir (2009).

Table 2 Chi-square result on the employees training. Does it enhance work efficiency in Nigerian banking sectors.

	There is effective manpower training in Nigerian banking sector	Employees training received is very important to your duty or job in Nigerian banking sector	Employee training improves work efficiency in Nigerian banking sector	There is a need for a more efficient and effective training programme in Nigerian banking sector	training has helped the staff of Nigerian banks discharges their duties very well	The manpower training in Nigerian banks are objective in nature
Chi-square(a) DfAsymp. Sig.	142.3674 .00	144.3594 .000	135.8734 .000	146.5574 .000	171.1094 .000	128.8934 .000

0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.2.

Source: Generated by the Researcher using SPSS20.0

Table 2: represents the result of Chi-square (X^2) test of goodness of fit. The objective of this study examines whether employees training enhances work efficiency in Nigerian banking sector. The values of calculated X^2 of all the six (6) cases above are greater than or equal to the tabulated $X^2 = 9.49$ at 4 degree of freedom (see appendix III). This shows that employees training enhance work efficiency in Nigerian banking sector. This result is in agreement with previous empirical studies of Oladipo&Abdulkadir (2010), Adeniji (2012), Nguyen (2009) and Harel&Tzafrir (2009).

Table 3: Response on the training and manpower development has no impact on organizational performance in Nigeria

	N	Mean	Std. deviation	Minimum	maximum
The training program in Nigerian banks have enhanced productivity.	90	3.7689	1.35144	1.00	2.00
The training programmes effectively enhance organizational objectives.	90	5.7928	1.35827	1.00	2.00
Manpower training programme impacted well on the skills and experience of staff in Nigerian banking sector.	90	4.2200	0.96173	1.00	2.00
Manpower training programme impacted well on employees job performance in Nigerian banks.	90	5.1188	1.16766	1.00	2.00
Training in Nigerian bank is for both junior and senior staff.	90	6.2070	1.67109	1.00	2.00

Source: Generated by the researcher using SPSS20.0

The table 3 above shows the responses on the training and manpower development has no impact on organizational performance in Nigerian banking sector. The total number of the respondents (N) that returned the items of questionnaires was 90. The respondents said that the training program in the Nigerian banks have enhanced productivity (M = 3.78 and SD 1.351). It is agreed by the respondents that the training programmes effectively enhanced organizational objectives with (M=5.75 and SD 1.358). The result of the question as regard to manpower programme impacted well on the skills and experience of staff in Nigerian banking sector was (M=4.22 and SD 0.967). It is resolved that the overall result of descriptive statistics shows that manpower programme impacted well on employees job performance in Nigerian banks with (M=5.11 and SD 1.167). Similarly, result shows that training in Nigerian banks is for both junior and senior staff with (M=6.20 and SD 1.671). this is supported by the previous studies of Abeeha & Bariha (2012), Ngu (2009) and Mutahaba (2003).

Table 4 Chi-square results on the training and manpower development has no impact on organizational performance in Nigerian banking sector.

	the training program in the Nigerian banks has enhanced productivity	The training programmes effectively enhanced organizational objectives	Manpower programme impacted well on skills and experience of staff in Nigerian banking sector	Manpower programme impacted well in employee's job performance in Nigerian banks	Training in Nigerian banks is for both junior and senior staff
Chi-square(a)	101.968	115.992	121.211	151.339	201.001
DfAsymp.	4	4	4	4	4
Sig.	.00	.000	.000	.000	.000

0 cell (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.2.

Source: Generated by the Researcher using SPSS20.0

This is the result of Chi-square (X^2) test of goodness of fit in table 4 above. The values of calculated X^2 of all the three (3) cases above are greater than or equal to the tabulated $X^2=9.49$ at 4 degree of freedom. This shows that training and manpower development has impact on organizational

performance. The calculated p-values=0.000 are less than or equal to tabulated p-Value = 0.005 the overall result shows that training and manpower development has impact on organizational performance in Nigerian banking sector. The study is in line with Raja, Furqan & Muhammad (2011), Abeeha & Bariha (2012), Ngu (2009) and Mutahaba (2003).

Table 5 responses on the training policies and programme are not in line with new technology in Nigerian banking sector.

	N	Mean	Std. deviation	Minimum	maximum
The training is in consonance with new technology in Nigerian banking sector.	90	6.0403	1.97152	1.00	2.00
Training has helped the staff cope with the changes in technology and work materials.	90	5.6463	1.76566	1.00	2.00
The services of Nigerian banks is efficient because of their training programs.	90	4.7189	1.66415	1.00	2.00
Staff utilizes the knowledge and skills gained from training exercise.	90	4.3721	1.26264	1.00	2.00
Staff utilization has enhanced productivity in Nigerian banking sector.	90	4.0781	1.05340	1.00	2.00
The method for selection of staff for training is open to all qualified staff.	90	2.7314	0.99261	1.00	2.00

Source: Generated by the Researcher using SPSS20.0

The table 5 above has shown the responses with regard to the training policies and programs are not in line with new technology in Nigerian banking sector. The total numbers of the respondents (N) that have returned the items of questionnaires were 90. The response with regard to the question which states that the training is in consonance with new technology in

Nigerian banking sector, respondents indicated they have believe with the question, (M=6.04 and SD:1.971). The study also showed that the respondents believed that training has helped the staff cope with the changes in technology and work materials with (M=5.64 and SD =1."/65). The result of the question as regard to the service of Nigerian banks is efficient because of their training programs with (M = 4.71 and SD = 1.664). This is in line with Eleve (2011), Abang, May Chiun & Maw (2009) and Colombo & Stanca (2008).

Table 6 Chi-square results in the training policies and programme are not in line with new technology in Nigerian banking sector.

	the training is in consonance with new technology in Nigerian banking sector	Training has helped the staff cope with the changes in technology and work materials	The service of Nigerian banks is efficient because of their training programme	Staff utilizes the knowledge and skills gained from training exercise	Staff utilization has enhanced productivity in Nigerian banking sector	The method for selection of staff for training is open to all qualified staff
Chi-square(a) DfAsymp. Sig.	150.8711014 .00	110.5454 .000	89.2134 .000	159.1154 .000	121.0414 .000	

0 cell (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.2.

Source: Generated by the Researcher using SPSS20.0

The result of Chi-square (X^2) test of goodness of fit is in table 6 above. Another key issue of this research is to determine if these training policies and programs are in consonance with the new technology in Nigerian banking sector. The values of calculated X^2 of all the Six (6) Cases above are greater than or equal to the tabulated $X^2=9.49$ at 4 degree of freedom. This shows that training policies and programs are in line with new technology in Nigerian banking sector (See appendix III for details). The result of the findings is also supported by the previous findings of Ulzmiyan & Okemakintle (2008). Eleve (2011), Abang, May Chiun & Maw (2009) and Colombo & Stanca (2008).

Discussion of Findings

Effective training is responsible for the employees efficiency and effectiveness in their workplace. This increases employees effectiveness and efficiency. The result of finding shows that training of the employees encouraged the employees to be effective in carrying out their duties by exposing them to some important aspects of their jobs which need not be toiled with such, as coming to work early, dedication to their duties, etc. Similarly, in order to increase employee performance, training programmes organized for the employees help the employee to get a better knowledge and understanding of their jobs. It showed that then better understanding their jobs go a long way to close any chances of the employees making mistakes in their duties.

The finding of this study is supported by the previous findings of Oladipo&Abdulkadir (2010)

Vichet (2011), Nwankwo (2008), Adeniji (2012), Nguyen (2009) and Harel&Tzafrir (2009).

The finding of this study indicated that the banks use the position of staff in selecting the employees for training. This however, helped the training programme not to be influenced by ethnicity and favouritism. It will be very adequate and effective if the company enhance its training policy to further strengthen its quality. This study shows that training and manpower development improve organizational performance in Nigerian banking sector because it contributed immensely in increasing the employees performance by exposing them to some important activities and work ethics of the banks. Based on the literature of Raja, Furqan & Muhammad (2011), the finding of this study is supported by their findings of Okpiara& Wynn (2009), Abecha & Bariha (2012), Ngu (2009) and Mutahaba (2003).

Similarly, the finding of study discovered that technological innovation affects the contents, nature and training needs of the organization, it will be adequate if the company equips the employees with knowledge of technology. Since the company's training policy is encouraging, it will further enhance the employees' efficiency. The findings showed that the training policy used in Nigerian banks is encouraging hence it contributed in increasing the employees' productivity. The finding of the study is inline with Olaniyan & Okemakinde (2008), Paul (2011), Eleve (2011), Abang, May-Chiun& (2009) and Colombo & Stanca (2008).

Conclusion

The following conclusions are drawn from the findings of this study:

- i. Effective training is responsible for employees efficiency and effectiveness in their work place and the organization uses position of staff to select employees for training.
- ii. Training and manpower development improve organizational performance in Nigerian banking sector. the selection criterion gives equal opportunity to all categories of workers and the attitude of top management towards training is very serious and encouraging.
- iii. New technology is directly related to the quality of training policies and programs in Nigerian banking sector. This strengthens the productivity of the employees and the banks will be greatly improved.

Recommendations

Based on the conclusions of this study, the following recommendations are preferred

- i. Nigerian banking sector needs to develop the employee training within the framework of a comprehensive, ongoing, and consistent employee training program. This quality employee training program is essential to keep the staff motivated about learning new concepts and their departments profitable.
- ii. Nigerian banks should encourage good and quality training programme since it is responsible for employees efficiency and effectiveness in their work place. Good and quality training programme such as on the job training, organizing of seminars and orientations periodically, etc., can help to improve the employees performance. Training is also a motivational technique; the workers are motivated when they discover the resources the company brings out for their training. The company should ensure that the training programme is done regularly.
- iii. Management of the banks should also enhance the selection criterion, so that it gives equal opportunity to all categories of workers to be selected for training. Since the technological innovation affects the content, nature and training needs of the organization, the company should develop the employees with technological knowledge. The training policy of the company should be enhanced so as to be able to help increase the employees performance.

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