
THE EFFECT OF MANAGEMENT SUPPORT IN TRAINING ON EMPLOYEE PERFORMANCE IN THE NIGERIAN BANKING INDUSTRY

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Abstract

Employees are very important to any organization. Their expedient contribution towards the organizations' success is significant. Hence, training these important assets effectively becomes necessary to enhance their performance especially in the banking industry. The Nigerian banking industry faces a number of challenges in relation to employee development such as inability to spend budgetary provision for training when there is lull in business and poor management support of training. This study thus investigated the effects of management support of training on employee performance in Nigerian banking industry. The survey research design was used. The population of the study comprised of 121,445 employees of the 22 commercial banks in the Nigerian banking industry from which a sample of 399 employees were selected using stratified sampling technique and 365 representing 92% per cent were retrieved. A questionnaire titled "Training on employee performance Questionnaire (T-EPQ)" was used to collect data. Data elicited were analysed using frequencies, percentages and regression analysis at 0.05 significant levels. The findings revealed that management support of training significantly affect employee performance ($P (.000) < .05$). The study concluded that training in the Nigerian Banking Industry affects employee performance. This study therefore recommends that employees should be trained adequately to meet their needs, values and expectations, most importantly to enhance employees performance. More so, management of banks should ensure

maximum support of training to facilitate qualitative service delivery. Finally, CBN should adopt and implement policies enforcing management of Nigerian banking industry to ensure adequate training budget that will facilitate qualitative training programmes as innovative for improving employee performance in today's dynamic banking environment.

Keywords: Management support, Employee performance, Nigerian Banking Industry, Training, Management, organization success.

JEL Code: J24, M12, L2

Introduction

In this millennium, organizations that neither train nor develop their employees face issues of quick ageing and loss of competitiveness, while also putting themselves in the danger of extinction (Fajana, 2002). Recently, the variability, diversity, sheer growth and sporadic nature of knowledge, especially when it concerns information technology makes continuous upgrading of the critical skills and competencies of employees a major imperative of human resource (Brent & Dent, 2006). Employees view an organization's interest in training, as an essential tool for their growth and development. This motivates, as they are able to feel valued in the organizations, thereby putting in their best efforts at their various levels of engagement. Training therefore has an effect on the performance of employees. This explains why organizations are to be interested in training, in order to capture employees' attention as well as improve their performance (Akinseye, 2019).

A lot of banks have currently come to the understanding that, training is an approach in developing skills, quality of work, building worker's loyalty and enhancing productivity (Thompson & McGraw, 2010). Training makes sure organizational members possess the skills, abilities and knowledge needed to perform their job effectively and efficiently, accept new roles and responsibilities, and adapt to change (Jones, 2000). In an attempt to elaborate on the importance of Human Resource Development (HRD), the International Labor Organization (2008), acknowledged that training improves trainees' prospects of finding a job, improving their productivity/performance at work and retaining their job. This effect of training, goes a long way to increase their income earning capacity, upgrade their living standards, widen their career

choices and opportunities. Moreover, it is evident that an organization builds on the performance of their employees to grow, develop, become sustainable and competitive. Thus, organizational effectiveness relies on the efficient and effective performance of employees. However, an employee becomes performant when he/she is rich in knowledge, skills, abilities and other competencies, gained through experiences and training (Akinseye & Asikhia, 2016). In addition, employees are trained based on the identification of their needs. Their needs are assessed and analyzed based on the comparison of actual performance to required/expected performance (Smith, 2009). Dessler (2005), buttresses on the fact that, training has also become one of the most important and surest methods through which organizations invest in their employees, thus achieving greater employee involvement, productivity, commitment and performance.

According to McCabe (2003), training is a concept in human resource management that deals with improving individual and group performance through various initiated organizational activities in the organizational setting. It can also be referred to as; human resource development, organizational learning and employee development. The act of training employees is majorly to develop their capabilities through learning and practicing. Thereby developing the personal skills, knowledge and competencies of these employees (Oribabor, 2000).

Considering previous researches conducted in the field of human resources, there have been less emphasis focusing on the performance of employees in the Nigerian banking sector with respect to training (Brent & Dent, 2010). This paper therefore intends to examine the extent to which performances are improved and enhanced based on the training that is carried out. Outstandingly, this paper will illustrate how training effectively contributes to the improvement of the performance of manpower in an organization.

Statement of the Research Problem

The Nigerian Banking Industry face several challenges, one of which is the focus of this paper. The study carried out aims at studying a specific problem that concerns training and employee performance. According to Akinseye (2018), the management of some banks portray reluctance and wrong attitudes either in the training activity or in approving training budget for their organizations. This implies that some management do

not realize the importance of human capital development which significantly contribute to the success of the bank. If workers are trained, their performance is raised and there tend to be a facilitation of the embrace and adoption of new technologies as well as modern approaches to perform their tasks effectively. Though these contributions of training are overwhelming, yet there is a failure for some management to acknowledge this (Jackson & MackGraw, 2006). Most often than not, when top management in the banking sector are experiencing a business lull, their immediate reaction is by reducing overhead cost and at this point, training budget is more or less a victim, than other operational areas. This brings about the violation of the training budget due to inadequate support from management towards training (Oyesiku & Asikhia, 1999).

In the same vein, commitment to training from management in some banks is on a decrease. A lot of nonchalant attitude keep portraying itself in banking sectors when it comes to supporting training activities of employees. There is poor communication and planning, unclear goals to be achieved at the end of the training program and other prevailing challenges amongst leadership (culture differences, discrimination, lack of some leadership skills, to name a few) (Lin, 2010). Sometimes, management goes as far as nominating wrong personnel to undertake certain training programmes, thus showing lack of interest in the subject matter, which leads to wasting financial and other resources (Pink, 2009).

There also exists inadequacies in training, in terms of incompetent trainers, poor or no instructional materials, uncondusive training environment, which is the responsibility of management in their support for training in the organization. These inadequacies gove room for a good intention to be turned into a non-productive venture (Amisano, 2010). Sometimes, training needs of employees and respective departments are hardly identified and specified in order to properly plan for and attract a correct training curriculum that will solve needs (Finzel, 2000).

As a result of the human resource needs that will arise from growth and expansion objectives of banks in Nigeria as presently being regulated and controlled by the Central Bank of Nigeria, it is worth investigating the extent to which training is deployed by the banks as an instrument to meet its human resource requirements for its corporate

objectives, in the face of present challenges of skilled staff availability for the banking industry in this incumbent economic recession. This study therefore examines the effect of management support in training on employee performance in the Nigerian banking industry.

Objective of the Study

The major objective of this study is to examine extent to which training affect employee performance in the Nigerian Banking Industry. The specific objective is:

- i. To assess the effect of management support of training on employee performance in the Nigerian banking industry.

Research Question

In line with the research objectives identified, proffering answers to this research question becomes imperative:

- i. Does management support of training have an effect on employee performance in the Nigeria banking industry?

Hypothesis

In an attempt to consolidate the research question stated above, this study tested the null-hypothesis, which have been developed based on the theoretical evolution of the subject matter of the research topic under investigation.

- H₀₁:** There is no significant effect of management support of training on employee performance in the Nigerian banking industry.

Scope of the Study

This study is designed to examine the effect of management support in training on employee performance in the Nigerian Banking Industry. The study used twenty two commercial banks in Nigeria. Out of these banks, six (6) international banks, three (3) national banks and one (1) regional bank were selected through stratified and simple random techniques. The selection was in line with the Central Bank of Nigeria modified universal banking scheme of 2011. The choice of this selection was based on the number of banks under each category.

Nevertheless, this selection did not in any way diminish the content and purpose of the study as the result of the data collected and analyzed was

well comparable to those existing in the other banks in the banking industry in Nigeria.. This study spanned through year 2004 and 2014.

Literature Review

According to Klein (2003), human resources are the most important resources of every organization. This is because the human resource is the backbone and main resource in an organization. As such, it is the duty for an organization to invest huge amounts on human capital, as this will determine the performance of the human resources as well as the output of the organization. An increase in the investment in employees, will lead to an increase in performance and will definitely result to organizational growth and effectiveness (Akinseye, 2019). Training, when entered into with the right mindset, will achieve inexhaustible benefits that will result to incredible accomplishment of organizational goals (Jones, 2008). Performance on the one hand is a multidimensional construct out to achieve results that align to organizational goals (Jackson & Mckergow, 2006).

Performance brings about increases in an organization. Likewise training is bale to increase the effectiveness and efficiency of both employees and the organization itself. Though employee performance is a function of various factors, one of the major roots is through effective and well planned training programs (McCabe, 2003). Employees that are able to undertake and undergo thorough training that were correctly structured from well identified needs, tend to perform higher than other who did not have the opportunity to take the trainings concerned. Their performance are bound to increase, as knowledge was gained and added to build skills and other competencies for the effective performance of their tasks (Fajana, 2002).

It is very difficult and unusual for an employee to perform well without pre-training. Most times, the employee depends on past knowledge and accumulated experience to perform roles and responsibilities. This causes such an employee to be limited in knowledge as he/she is working on stale knowledge (Akinseye & Asikhia, 2016). The importance of training to employee performance and organizational performance cannot be overemphasized. The human resource capital of any organization, bank industry inclusive, plays a huge role in growth and organizational performance. Training is used as a tool to enhance organizational performance by beginning with

employee performance. It is because of this that Akinseys (2019), reiterates and drives through the point that training increases the performance of employees in the health sector.

According to Amisano (2010), employee performance comes through as a result of factors such as; management, job satisfaction and knowledge. Nevertheless, knowledge acquired through training stands the test of time and becomes strongly built in an employee to produce results that will affect employee performance.

Yesufu, (2000), mentions the fact that, employee training and employee performance are two sides of the same coin and goes further to lay a foundation on the importance of training to organizational development.

Alo, Olatunji & Abiola, (2014), emphasize the relevance of organizations that diligently engage into training programs and those that do not. Therefore according to Alo, Olatunji and Abiola,(2014), there happens to be a positive association between training and employee performance in an organization.

It is worthy of note that training generates benefits for both an organization and her employees. This is done through the development of employees skills, knowledge, abilities and competencies, that enable employee to function well on the job or delegated assignments that are geared towards organizational goals, which when successfully achieved, leads to the growth, development and profitability of the organization. This is the more reason why management is required to fully support training programs, initiate new training techniques, stimulate a training atmosphere, correctly identify training needs, encourage employees to participate in trainings, bring forth right experts, release training funds and monitor training activities (Alo et al, 2014).

Fulfilling and achieving training objectives gives room for the achievement of specified tasks, done and completed according to organizational standards, accuracy, completeness and within related cost. Such sort of accomplishment will lead to the organizational goals being fulfilled (Yesufu, 2000). Furthermore, efficiency and effectiveness are all ingredients and elements of performance in addition to productivity and competitiveness. Training therefore seeks to increase an individual's performance on the job (Akinseye, 2019).

Akinseye and Popoola (2017), discovered during their regression analysis, that change in predictive value for training results into

proportional change in outcome variable for performance at a 0.05 level of significance. Therefore, if training is marginally increased, this will result in proportional marginal increase in performance. As such the effect of training on performance and relationship between training and performance is positive and significant. Thus making training a good predictor of employee performance (Turrel, 1993).

Ultimately, management support tends to reveal the extent to which an individual's performance should manifest in general employee performance in the bank industry in Nigeria. Most commonly, management of banks pre-occupy themselves with return on investment at the expense of personnel contributing to this investment (Kozoll, 1984). Again, Olakanpo (2010), reveal that budgetary provisions in the bank is one major indices of management support for training. Therefore, when management is favorably supports training, such training programmes will be successful and yield intending results.

Methodology

Research Design

The descriptive survey design was adopted as the study guide to assess the effect of training on employee performance; and to establish the degree of relationships that exists among the variables. The use of descriptive survey as a research design is a common practice in both applied and theoretical management sciences, and this applies to such issues as employee motivation, manpower planning, job design, employee commitment and organizational productivity.

Population of the Study

The population of this study comprised all the twenty two (22) commercial banks in the Nigerian banking sector (CBN, 2021). Out of these banks, eight (8) are international banks, eleven (11) are national banks while three (3) are regional banks. Simple random sampling technique was used to select three (3) international banks, six (6) national banks and one (1) regional bank to represent the population of study. The justification for these ten (10) selected banks was to allow proportionate representation of the population of study

Table 3.1: The study population.

S/N	Banks
A	International Banks in Nigeria
1	Access
2	Fidelity
3	First Bank
B	NATIONAL BANKS
4	Citi Bank
5	Ecobank
6	Heritage Bank
7	Keystone Bank
8	Polaris Bank
9	Standard Chartered Bank
C	REGIONAL BANK
10	Globus Bank Limited

Source: CBN, 2021

Sample Size Determination

Sample is a proportion of the total population to be studied. Since the population of the banking industry is finite, it is imperative to apply statistical techniques in order to arrive at the sample size. The sample for this study was drawn in accordance with the CBN (2021) modified universal banking scheme. This was done through the use of stratified random sampling technique which was used to group the population into three strata namely; International, National and Regional Banking. The total number of employees in the Nigerian banking industry is one hundred and twenty one thousand, four hundred and forty five (121,445) employees (NDIC, 2021).

Simple random sampling technique was then adopted to select 2 International, 3 National and 1 Regional from each of the stratum. A total of 399 copies of questionnaire were administered to the staff of the selected banks. 120 copies of questionnaire were administered to the staff of the selected International Banks, 195 copies of questionnaire to the staff of the staff of the National Banks while 84 copies of questionnaire were administered to the respondents from the selected regional banks. The questionnaire administration was to allow for

objectivity and it was based on the CBN, (2021) list, that the staff in the selected national banks would be more than those of the other selected groups in the strata.

The sample size for this study was determined using the Yamane (1964) method. This is defined as:

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

Where;

n = Sample size

N = Population Size

e = Level of Precision or Level of Significance

1 = Constant Figure

For the purpose of this research work, the level of significance is 5%. The reason for using 5% significant level is to allow generation of findings to be two-sided (non-directional) instead of one-sided. More so, 5% level of significance is also appropriate for social sciences research.

N = 121,445 e = 5% or 0.05

Solving for sample size by substituting the values above;

$$n = \frac{121,445}{1 + 121,445 (0.05)^2}$$

$$n = \frac{121,445}{1 + 121,445 (0.0025)}$$

$$n = \frac{30006}{1 + 303.6125}$$

$$n = \frac{121,445}{304.6125}$$

$$n = 398.6869 \approx 399$$

The required sample = 399 respondents.

Research Instrument

A questionnaire on the subject matter was used to elicit data from the respondents. The questionnaire is most appropriate for this research because of the large sample size and the time limit for this study. Also, questionnaire is considered most suitable for data collection to facilitate

quantification of variables of the research; which are mostly abstract in nature. These variables which are training budgetary provision, management support of training, quality of training, quality of service delivery and training effect on employee performance are difficult to measure in quantitative terms, hence, the need for questionnaire to ensure quick quantification of these variables into numeric form.

The respondents' responses were measured in ordinal scale.

In addition, questionnaire was considered relevant to the study in order to safe guide the confidentiality of the respondents' information. For this, in order to achieve the objectives of this study, a questionnaire was developed on "Effect of management support in training on employee performance in Nigerian Banking Industry". Items included in this research construct were developed by using relevant HR management literature, informal conversations with Nigerian HR executives that work in the banking industry

The research instrument was divided into three sections of A, B and C. Section A entails personal information, section B entails the use of budgetary allocation to training, Section C deals with management support of training,

The Likert type summated rating scale was used. This is considered most suitable because of its efficacy as a research approach for transforming feelings into a seemingly interval scale which is amendable to a statistical analysis (Asika, 2002). In all the three (3) major sections of the research instrument, a six-point interval scale was used. The scores were coded - 6 strongly agree, 5 agree, 4 slightly agree, 3 slightly disagree, 2 disagree and 1 strongly disagree. The purpose of the six interval scale is to ensure proper quantification of data into a numeric form, the test questions are of the closed-ended type in which the respondents are provided with a set of alternative answers for each test items under each test variables.

Methods of Data Analysis

The data was managed with the aid of Statistical Package for Social Scientist (SPSS). Both descriptive and inferential methods were employed. The descriptive method includes the use of frequencies and percentages to describe socio economic factors or characteristics of the respondents. They were also used to examine the pattern of responses among respondents which will furnish us with some probable prevailing conditions.

The inferential methods were used specifically to test hypotheses formulated for the study. The inferential tools include analysis of variance (i.e ANOVA) and multiple regression analyses to exploit the effect and relationship between variables of interest. The choice of ANOVA was to ascertain the relationship between the dependent variable and the independent variable while the multiple regression analysis was to further justify the result of the ANOVA.

Regression analysis is appropriate for the study because it will help to forecast future behaviors of the variables under study. The P value (sig) was used as decision criterion and the decision rule was as follows.

Decision Rule: Reject H_0 if P value is less than 0.05 (level of significance) otherwise do not.

Research Results

Introduction

This segment focuses on the method used in analyzing data collected through the use of structured questionnaire. Data collected was analyzed using frequency counts and percentages. The formulated hypothesis was analyzed using Product Moment Correlation based on 0.05 probability level of significance.

Descriptive Analysis

In order to have broader views as to the major issues of the study, the response and return rate of 399 copies of the questionnaire dispatched to the staff of Nigerian banking industry show that 365 copies representing 92% were duly completed and returned while 34 copies representing 8% of the questionnaire were either not returned or incorrectly filled and therefore excluded from analysis. Therefore, the result presented in the

following sections is based on the 365 of the questionnaire that were duly completed and returned.

T/Q	TESTED ITEMS	SA (%)	A (%)	FA (%)	FD (%)	D (%)	SD (%)
1	Training cannot succeed if the top management does not support it	73 (20)	199 (55)	10 (3)	6 (2)	31 (8)	46 (12)
2	It may be difficult to organize and implement training without management	235 (64)	71 (19)	22 (6)	10 (3)	17 (5)	10 (3)
3	Training budget and the training programme plan cannot be implemented without management approval	319 (87)	38 (10)	3 (1)	3 (1)	2 (1)	-
4	Management Judgment of training overshadows the trainees' and the trainers' evaluation.	121 (33)	101 (28)	17 (5)	10 (3)	38 (10)	78 (21)
5	The process of approval of training is cumbersome	214 (58)	143 (39)	3 (1)	3 (1)	2 (1)	-
6	Management of banks have often supported training programmes	178 (49)	90 (25)	21 (5)	10 (3)	37 (10)	29 (8)
7	Executive approval is not allowed for training	20 (5)	28 (8)	13 (4)	54 (15)	73 (20)	177 (48)

Demographic Information of the Respondents.

This section deals with the demographic information of the respondents of the Nigerian banking industry. This is included as part of the analysis to ascertain the demographic characteristics of the workforce obtained in the Nigerian banking industry. Therefore, this section is relevant to the study in assessing the demographic nature of the respondents in order to

determine the effect of management support of training on employee performance in the Nigerian banking industry.

Most (86%) of the employees of the Nigerian banking industry fell between the ages of 20 and 49 years while 11% of them were above 50 years respectively. This implies that all respondents used for the study were matured enough to understand the content of the instrument used for the study. The finding also showed that majority (54%) of the staff were married which reflected the respected value of the institution of marriage in most banks. More so, the educational distribution of the employees within the industry exemplified that most (44%) possessed First Degree respectively. In addition, the result revealed that the respondents used for this study were in different status on the job of the organization which implies that the effect of training across various departments of the banking industry can easily be evaluated. It was also revealed that most (44%) of the employees of the banks had served between one to five years and were just catching up with their job through training organized by the banks; while the rest (56%) of the respondents have got the required years of experience needed to practice training effectively (see Appendix II).

Management support of training on employee performance in the Nigerian banking industry

This section of the research deals with the presentation, analysis and discussion of effect of management support of training on employee performance in Nigeria banking industry. This is included as part of the analysis for the purpose of scientific description of the respondents' view towards management support of training vis-a-viz employee performance in the Nigerian Banking Industry. Therefore, this section is particularly relevant to the study in order to investigate the research objective of the study.

Table 4.2: Management support of training on employee performance

Source: Field Survey Result, 2021

Table 4.2 shows the respondents level of agreement with the effect that management support of training has on the performance of employees in Nigerian Banking Industry. Based on the findings, a highest significant

number (78%) of the respondents have the same opinion that training cannot succeed if the top management does not support it, followed by those that concurred with the assertion that it may be difficult to organize and implement training without management (89%). The result also showed that training budget and training programme plan cannot be implemented without management approval (98%) and management judgment of training overshadows the trainees' and the trainers' evaluation (66%). Meanwhile most of the respondent views inferred that the process of approval of training is cumbersome (98%), although management of banks have often supported training programmes (79%) while majority of the respondents did not support the view that executive approval is not allowed for training (83%).

These findings clarified the view of Olakanpo (2010) that level of training budgetary provision in the bank is one of the indices of management support of training. Also, the success of training depends greatly on the support given by management which implies that training cannot see the light of the day if management does not back it up. When training is favourably supported by the top management, then training programmes will be successful and this will be measured in the respective job performance of the employees via qualitative service delivery.

Test of Hypotheses

Decision rule: Accept the null hypothesis if the P-value or Sig. value is greater than 0.05 but if otherwise, then the alternate hypothesis will be accepted.

Hypothesis 1

H₀₁: There is no significant effect of management support of training on employee performance in the Nigerian banking industry.

This section of the research deals with the test of hypothesis 1 to affirm the effect of management support of training on employee performance in the Nigerian banking industry. These include the use of model summary on data collected from the respondents' views to know the proportion of the independent variable, that is, management support of training that account for the dependent variable that is, job performance

of the employees. Analysis of variance (ANOVA) was also used in this section to show how changes in management support of training will lead to corresponding changes in the job performance of employees in the Nigerian banking industry. More so, Multiple regression analysis was further used on both the independent variable which is management support of training and the dependent variable which is job performance of the employees to justify the result of the the variability derived by the Analysis of Variance (ANOVA) . The choice of these statistical instruments of analysis is to empirically justify how significantly management support of training determine job performance of the employees in the Nigerian banking industry.

Therefore, this section is particularly relevant to the study in order to accept the null hypothesis if the P-value or Sig. value is greater than 0.05 but if otherwise, then the alternate hypothesis will be accepted.

Table 4.7 : Model Summary for management support of training and employee performance in the Nigerian banking industry

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.165 ^a	.027	.025	3.51807

From the Model Summary above, the independent variable (i.e. management support of training) accounts for only 3% (i.e. R Square, 0.027) of the dependent variable (i.e employee performance) while the other 97% can be accounted for by other factors outside the scope of this model. The result from the table above indicates that management support of training accounts for job performance of the employees in the Nigerian banking industry. This affirms the opinion of Olakanpo (2010) that when training is favorably supported by the top management, then training programmes will be successful and this will be measured in the respective job performance of the employees via qualitative service delivery

Table 4.8: ANOVA^b for management support of training and job performance in the Nigerian banking industry.

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2042.468	1	2042.468	287.774	.000 ^a
Residual	2576.381	363	7.097		
Total	4618.849	364			

The Analysis of Variance (ANOVA) above shows that there is relationship between the independent variable (i.e management support of training) and dependent variable (i.e. employee performance). This is because the p-value/Sig value, that is, 0.000 is less than the alpha value of 0.05, hence according to the decision rule above, the Alternate Hypothesis will be accepted while the Null Hypothesis will be rejected, which implies that there is significant relationship between management support of training and job performance in the Nigerian banking industry.

The result above is a confirmation of what Akinseye and Popoola (2017) emphasized earlier that every organization that is committed to generating profits for its owners (shareholders) and providing quality service for its customers and beneficiaries invest in the training of its employees. Also, management support of training will reflect in the implementation stage which is a process that cannot be taken for granted because this is when conditions are determined (who, what, where) under which the training will be offered and the solution implemented.

Table 4.9: Multiple regressions for management support of training and job performance in the Nigerian banking industry.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.436	1.062		4.175	.000
	Add the independent variable here	.818	.048	.665	16.964	.000

The multiple regression analysis was also conducted to establish the extent to which we can rely on the result of the Analysis of variance above. The result shows that there is significant relationship between the independent and the dependent variables. This is because the P-value of the variables is lower than the alpha level of significance which is 5%. Therefore, since this is similar to the result of the Anova statistical tool result above, it can be concluded that the result of the statistical analysis is statistically correct, which implies that there is significant relationship between management support of training and employee performance in the Nigerian banking industry.

The result above further justified the findings Elton (1949) in his experiment where he stressed that the superior's role such as management support of training was important for morale, productivity and job performance of the employees because a worker is not motivated solely by money but also adequate support of management towards training will enhance significantly their service delivery and boost their performance towards productivity.

Also, the level of significance here further justified the scientific management theory of Taylor (1912) which also recognized efficient methods and procedures for co-ordination and control of work signifying the importance management support of training towards employee performance. Indeed, the result here shows that the support of

management towards training is vital in ensuring the scientific selection, education and development of work men towards enhancing their performance through qualitative service delivery.

Discussion of Findings

Empirical Findings

The descriptive analysis revealed that (86%) of the Nigerian Banking staff fell between the ages of 20-49 years and majority was married (54%). Finding also showed that 13% of the Nigerian Banking employees were graduates with second degrees. The finding confirmed that most of these staffs (47%) were senior staff and have gotten the required years of experience needed to engage in training effectively. The empirical analysis and the results of the hypothesis are outlined thus:

- i. It was discovered that management support of training and development contribute significantly to the success of training in the Nigerian banking industry. It was also established that training would be a failure if management support towards training is low.
- ii. This study has found that training and development play significant roles in enhancing employee performance in the Nigerian Banking Industry. Based on the summary of findings, the following conclusions were drawn:
- iii. inadequately, it is expected that there would be poor performance on the part of employees. Management support of training determines training success to a large extent and is significant to every successful training programme in the banking industry. The higher the management support towards training, the more successful the training and the better the employees in terms of job performance.

However, the essence of training has been identified to include enhancing a more effective, highly motivated and efficient workforce, in order to enhance the organization's competitive position and build employee performance. Thus, the findings are expected to encourage more research interests to deepen the knowledge and understanding the relevance of training on employee performance. The study concluded that management support of training has positive

effect on employee performance in the Nigerian Banking Industry.

Recommendations/Conclusion

This study has theoretically and empirically studied many issues related to the finding, and conclusions have been derived. Based on the findings, the following recommendations were made:

The study revealed that training and development practiced in the Nigerian Banking Industry have less effect on employee value system; therefore, management should provide sustainable training budgetary provision and ensure their implementation to meet employee's needs, values and expectations so as to boost qualitative training programme that will encourage employee performance which in turn will result in corporate performance in the Nigerian banking industry. Organizations should invest more funds in human capital development to enhance employees' performance in their jobs.

In addition, Management of banks should ensure maximum support of training to facilitate successful training programmes. This can be done by ensuring that training budgets are fully implemented to support training in organizations backed-up with sanctions for offenders. This will go a long way to promote effective training programmes in workplace especially in the banking industry. Seminars, workshops and other forms of training programmes should be compulsory rather than left at employees' discretion as this will enhance employee performance.

Management should give their employees avenue to express their views and opinions in organized seminar, conferences, and departmental meetings in order to give the employees feeling of personal satisfaction, achievement and broaden opportunities for career advancement while the management should still help to improve the availability and quality of staff. It will also promote job satisfaction, efficiency and industrial harmony within the banking set up.

Also, management should ascertain and coordinate the personnel needs of the various departments and branches of the bank .Management should improve the efficiency of employees in the banking industry through employee training based on their qualification, working experience etc, as well as long run needs of the banking industry.

Management of the banking industry must also ensure that employees who leave the service under pensionable circumstance

continue to be rewarded for their past service through prompt payment of their retirement benefits. They should see to the effective periodical review of the grading of posts in all various branches and departments of the banking industry in order to ensure equity and consistency.

Furthermore, Management of business organizations should encourage their employees to undergo training by ensuring the quality of training programmes in order to improve their skills, knowledge and attitude in work place which in turn will boost the quality of service delivered by the employees. Management of business organizations especially in the banking industry should ensure staff training to be a continuous process in the organization in order to be able to adapt to changes in the technological environment of business so as to enhance productivity.

For the government policies: CBN and NDIC should appoint department of training officers with responsibility of assessing staff training needs, preparing and implementing programmes to meet these needs. They should reorganize training schools in banking industry to give greater priority to training and development and establish standing committee on staff training and development. More so, they should establish monitoring department in every Nigerian banking industry to oversee and monitor training activities of all the banks. The regulatory bank/Apex bank – CBN should ensure correct interpretation and enforcement of the Central Bank of Nigeria policies on conditions of training while in service for the various categories of staff in Nigerian Banking Industry.

Contribution to knowledge

This study investigated the effect of management support of training on employee performance in the Nigerian banking industry, hence a study of this magnitude that proposed a model and validated it empirically has certainly expanded the frontiers of knowledge on this research. Therefore, this study has certainly contributed to the body of knowledge by expanding the concept of training beyond its desirable qualitative measure to include budgetary provision as well as management support.

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APPENDIX I

Questionnaire on Effect of Training on Employee Performance in the Nigerian Banking Industry

Dear Sir/Ma,

I am an M.Sc student of Business Administration, carrying out a study on the Effect of Management Support of Training on Employee Performance in Nigerian Banking Industry. This questionnaire is designed to obtain information on the effect of training on employee performance in the Nigerian banking industry; your unbiased opinion is highly solicited. All information supplied will be treated as confidential, and will only be used for academic purpose. PLEASE, DO NOT WRITE YOUR NAME ON THIS QUESTIONNAIRE.

Thank you for your anticipated cooperation.

SECTION A: Socio-Demographic Data of Respondent. (Please tick

() or fill in as applicable)

1. Sex: Male Female
2. Marital Status: Single Married Divorced
Widowed
3. Age: Below twenty (20) years 20-29 30-49 40-49
50 and above
4. Highest educational qualification: WAEC OND/NCE
HND/BSc. M. Sc/MBA Ph.D Others, please
specify _____
5. Designation: (e.g Mgt Staff, Senior Staff, Supervisory Staff, Junior
Staff)
6. Length of Service/Banking Experience: Below 1-5yrs 6-10yrs
11-15yrs 16-20yrs Others, please specify _____

SECTION B. TRAINING BUDGETARY PROVISION

(Please tick your honest position in regarding the following statement)

1. Our budgetary provision has effect on the quality of the trainee.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

2. Our budget determines the quality of the environment of the training.

Strongly Agree Fairly Agree Fairly Disagree Disagree
Strongly Disagree

3. Our budget alone does not make training a success.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

4. Our budgetary allocation for training is high compared to others in

the industry. Strongly Agree Agree Fairly Agree
Fairly Disagree Disagree Strongly Disagree

5. Our training budget has highly supported our training programmes.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

6. Our training budget has highly determined our bank's performance.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

7. Our training budget highly drives the training implementation.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

SECTION C: MANAGEMENT SUPPORT OF TRAINING

(Please tick your honest position in regarding the following statement)

1. Training cannot succeed if the top management does not support

it. Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

2. It may be difficult to organize and implement training without management support.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

3. Both the training budget and the training programme plan cannot be implemented without management approval. Strongly Agree

Agree Fairly Agree Fairly Disagree Disagree
Strongly Disagree

4. Management Judgment of training overshadows the trainees' and trainers' evaluation.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

5. The process of approval of training is cumbersome.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

6. The management of the bank has often supported training programmes.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

7. Executive approval is not allowed for training.

Strongly Agree Agree Fairly Agree Fairly Disagree
Disagree Strongly Disagree

APPENDIX II

Demographic Information Distribution of Respondents

Demographic information	Frequency	Percentage (%)
Age	Below 20 years	3
	20 - 29 years	27
	30 – 39 years	35
	40 – 49 years	24
	50 and above	11
	Total	100
Gender	Male	56
	Female	44
Marital Status	Total	100
	Single	34
	Married	54
	Divorced	7
	Widowed	5
Educational Qualification	Total	100
	S.S.C.E (O'level)	19
	OND/NCE	23
	HND/B.Sc	44
	MBA/M.Sc	13
Status on the job	Ph.D	1
	Total	100
	Management Staff	9
	Senior Staff	47
	Supervisory Staff	24
Length of service in years	Junior Staff	20
	Total	100
	1 – 5 years	44
	6 – 10 years	12
	11 – 15 years	29
	16 – 20 years	11
Length of service in years	21 – 25 years	4
	Total	100

APPENDIX III

List of Commercial Banks in Nigeria

S/N	Banks
A	INTERNATIONAL BANKS IN NIGERIA
1	Access
2	Fidelity
3	First Bank
4	FCMB
5	GT Bank
6	Union Bank
7	UBA
8	Zenith Bank
B	NATIONAL BANKS
9	Citi Bank
10	Ecobank
11	Heritage Bank
12	Keystone Bank
13	Polaris Bank
14	Stanbic IBTC
15	Standard-Chartered Bank
16	Sterling Bank
17	Titan Trust Bank
18	Unity Bank
19	Wema Bank
C	REGIONAL BANKS
20	Globus Bank
21	Sun Trust Bank
22	Providus Bank

Source: CBN Annual report, 2021