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**EFFECT OF HUMAN RESOURCES DEVELOPMENT ON THE PERFORMANCE
OF SELECTED DEPOSIT MONEY BANKS IN IMO STATE**

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ABSTRACT

This study focused on effect of Human resources development on the performance of selected deposit money banks Imo in State. The study sought to assess the impact of coaching and training on employee performance of selected deposit money banks Imo in State and analyse the challenges facing human resource development of selected deposit money banks Imo State. The study employed the use of survey design. This study used two sources which are the primary data and secondary data. The population of this study was 200 respondents. Thus, the sample size was 133 was derived from Taro Yamane formula. A simple random sampling technique was adopted. The study used regression model and ANOVA to test the hypotheses of the study. The study concluded that there is a significance difference between Coaching and training on employee performance of selected deposit money banks Imo State. The study recommended that managers should conduct training needs assessment program to ensure that the right coaching and training is given to the employees; ensure that their coaching and training programmes should be on a continuous basis.

Key Words: Human Resources Development, Coaching and Training and Employee Performance .

1.0 INTRODUCTION:

The success of any organization in the contemporary business world depends on the quality of human resources available to it to initiate and implement its rules and regulations. Human resource advancement is essential to the success of every firm. Although technology and the internet have enabled global collaboration and competition, thus, workers are still the firms' competitive advantage. Human resources development support employees to develop skills and competence necessary to improve bottom-line goals for their organizations.

of all the resources, employee which is human resource is the most important and difficult to manage. Moreover, the increasing complexity of

Human resources development seeks to enhance the performance of work units, departments, and the whole organization. It looks in depth at where a firm stands in comparison to where it hopes to be in the future, and build the skills and resources to get there. The real goal of human resources development is to help firms to survive and grow stronger in achieving its purpose and mission (Abiodun, 2002).

Organizations perform their activities by utilizing both human and material resources in their domain. These resources are embedded in the factors of production of the firm. However, technology, the multiplicity and requirements of organizational roles and pressure of social needs and problem has heightened the desire for

effective workers in the modern world today. Training Directory Nigeria (2010) saw workers as the most difficult to manage because they are 'thinking beings with emotions, sentiments and behaviours which are complex. In their words, firms must build an appropriate rule for attracting, motivating and retaining the staff towards the survival of their firm.

Human resources development is very important to work productivity and organization performance since the formal educational system does not adequately provide specific work skills for a position in a particular firm. While, little number of persons 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 fit in a specific job function and also make significant contribution to the organization's survival (Akinpeju, 2001).

The emphasis on human resources development in organizations reflects the view that market value depends less on tangible resources, but rather on intangible one, particularly human resource. However, Bhatti and Qureshi (2009) stated that one of the leading challenges in management has been implementing effective Human resources development programmes to enhance performance through effective organizational policies. Luthans (2011), made the submission that, optimal use of workers can be a key source of competitive advantage because it is difficult for competitors to repeat.

Anyanwu (2002) sees development as consisting of planned programs designed to improve performance at the individual, group and/or organizational levels. Development is the process of building up human resources to meet the needs of an organization. He stated further that human development includes investment by a society in education, investment by employers in training employees and investments by individual in time and money in their own development. Based on the foregoing, this research attempt to examine the effect of Human resources development on the performance of selected deposit money banks in Imo State.

1.1 Statement of the Problem

Despite the importance of Human resources development in employee productivity towards enhancing performance, training and development programs are not sufficiently supported by banks in Nigeria. These banks 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. Those that attempt to conduct trainings for their employees do so in an ad-hoc and haphazard manner, and as such, training in those organizations is more or less unplanned. Researchers argued that many employees have failed in organizations because of lack of basic training. It is appalling to note that bank managers in Nigeria have paid little or no attention on staff training programmes often manifest tripartite problems of incompetence, inefficiency and ineffectiveness.

Several organizations in Nigeria have failed to identify development activities such as basic skills development, technical skills development, soft skills development and personal effectiveness of the current position of the institution and work environment which has caused most association a huge setback and such firms are out-performed from their rivals in the competitive environment. The study further revealed that despite all the training and skill acquisition programmes most Human resources acquired in the bank, few of the employees find it very difficult to unleash the knowledge, skills, and attitudes required to adequately perform a task or job in order to improve performance of the firm.

It is against these challenges that this study tends to examine the effect of Human resources development on the performance of selected deposit money banks in Imo State

1.2 Objectives of the Study

The main objective of this study is to determine the effect of Human resources development on the performance of selected deposit money banks in Imo State. Other objectives are to:

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- i. assess the impact of coaching and training on employee performance of selected deposit money banks in Imo State.
- ii. analyse the challenges facing human resource development of selected deposit money banks in Imo State.

Research Questions

- i. assess the impact of coaching and training on employee performance of selected deposit money banks in Imo State.
- ii. analyse the challenges facing human resource development of selected deposit money banks in Imo State.

Research Hypotheses

- Ho₁: There is no significance difference between Coaching and training on employee performance of selected deposit money banks in Imo State.
- Ho₂: Organizational Culture, Mismanagement of fund and Attitude of Manager are not the challenges facing human resource development of selected deposit money banks in Imo State.

2.0 REVIEW OF RELATED LITERATURE

2.1 Concept of Human Resources Development

In the human resources development and organizational survival. The struggle on human resources development in organizations reflects the read that value depends less on tangible resources, however rather on intangible ones, notably human resources. The organization conjointly needs to leverage the abilities and capabilities of its staff by encouraging individual through structure learning and making an adjuvant setting, during which data are often created, shared and applied. Rastogi (2001), declared that the conception and perspective of human resources development stem from the very fact that there's no substitute for learning, ability and innovation, competencies and capabilities; which they have to be unrelentingly pursued and centered on the firm's environmental context and competitive logic. He was of the read that such a thought results in a vital point: the build-up of exceptionally

proficient people is not enough for the organization. There should even be a need on the part of people to speculate their skills and experience within the organization and their position. In alternative words, people should commit or have interaction with the organization if effective utilization of human capital is to happen (Rastogi, 2001).

Therefore, the link between human resources development and structure performance relies on two theoretical strands. The primary is that the resource-based read of the firm. The second is that the expectancy theory of motivation developed by Vroom (1999) that consists of three elements: the valence or worth connected to rewards; the instrumentality, or the assumption that the worker can receive the reward upon reaching a precise level of performance; and therefore, the expectancy, the assumption that the worker will really win the performance level needed. The authors declared that human resource management practices that encourage high skills and talents, e.g. careful choice and high investment in coaching are often such that to ascertain the link between human resources development and performance (Vroom, 1999).

The importance of human resources development in organization has been extensively mentioned in literature and a general conclusion has been reached by researchers everywhere the in the world. This advised position that it is human resources, not capital, not income, nor material resources that represent the last word basis of the wealth of nation. Human resource development has each qualitative and quantitative dimension, that is to mention, human capital formation includes not solely expenditure on coaching however conjointly the event of right attitudes towards productive processes.

The human capital part of the issue of production may be an initial order condition for organizational growth. Once there is distinction or gap between actual performance and therefore the organizations set objectives, productivity suffers; coaching will scale back it, if it doesn't utterly eliminate the gap.

Richard (2002) posit that this may be achieved through behavioural modification of people by giving the worker no matter further specific data, ability or angle they have to perform up to plain. This involves investment in man and his development as an ingenious and productive resource. Richard (2002), argue that structure survival depends on the worker performance as a result of human resource capital of the organization plays a very important role within the growth and therefore the structure performance.

The elemental question emanating from this is: however, will a worker improve his/her job productivity and enhance the performance of the organization? the solution to the present question is not far-fetched. There are several factors that improves the job of the worker and overall performance of the organization. Such factors embrace motivation, promotion, versatile programing, welfare package, and coaching (Richard, 2002).

The aim of worker development is to enhance knowledge and skills to change behaviours (Mullins, 1999). Mullins argues any that hands development is capable of manufacturing the subsequent benefits:

- Increase the arrogance, motivation and commitment of staff;
- Give recognition, increased responsibility, and therefore the risk of multiplied pay and promotion;
- Offer feeling of non-public satisfaction and accomplishment, and broaden opportunities for career progression; and

- Facilitate to enhance the provision and quality of workers.

Chanokan (2007), human resources development refers generally to the character and direction of modification elicited within the staff as a result of educating and coaching programmes. He says that development is social control in nature and career centered. To differentiate coaching and development, Chanokan, “the coaching, the staff that improve technical and mechanical skills, development techniques are designed for work behaviour modification”. In line with him, development is an academic method, utilizing a scientific structure procedure by an employee learns the abstract and theoretical knowledge for effective pursuance of their responsibilities (Chanokan, 2007).

2.2 Conceptual Framework of Human Resources Development

Human resources development is getting to an increasingly critical and strategic significance for firms in the current business environment. The following are five variables of human resources development that affects employee performance as shown in Figure 1

- Coaching
- Training and development
- Empowerment
- Participation
- Delegation

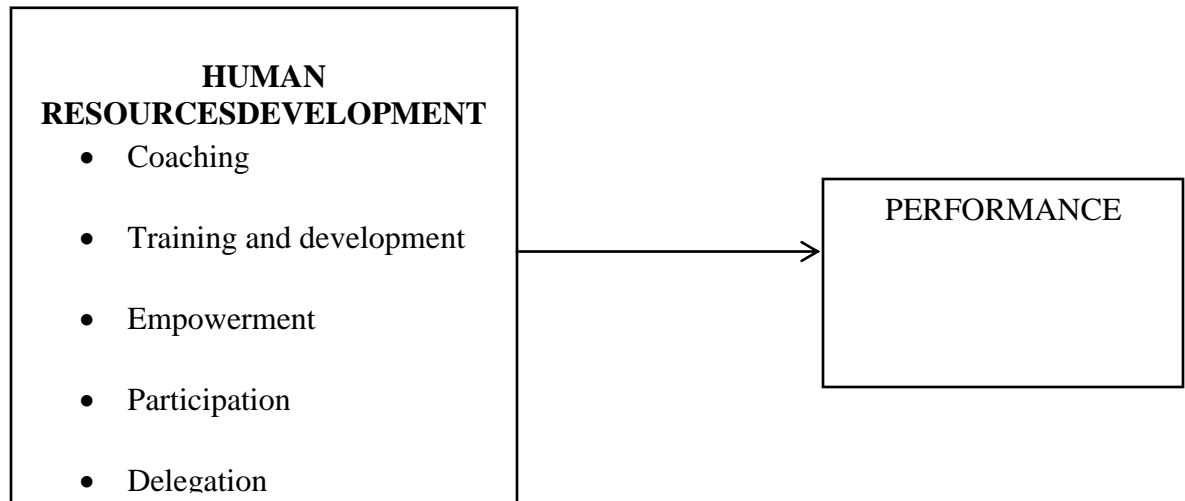


Figure 1: Human Resources Development Variables. Source; Abdul and Aamer, 2011;

2.3 Challenges of Human Resources Development

As human resources development depends upon the individual worker whether or not worker is willing to participate or not. Human resources development conjointly depends upon the organization culture, perspective of high management, and restricted opportunities of promotion. (Elena, 2000 and Antonacopoulou, 1996).

Organization Culture: - If organization culture supports staff, it will encourage staff to participate in higher cognitive process then staff would additional develop and performance would increase.

Poor Political Leadership: Closely associated with the matter of colonial expertise as a tangle of worker development in Nigeria is poor political leadership that is more deepening the matter of worker development in Nigeria. This issue has manifested itself in poor funding of education over the years (Bartlet, 2003), inequality or category in personnel development between kids of the wealthy and also the poor (Omodia 2006).

Poor personnel Planning: This drawback is related to the poor information base that's required for personnel designing in African nation each within the rural and concrete

centers. These issues little doubt represent a significant hindrance on effective personnel development in African nation (Olaniyan, and Ojo, 2008).

Theoretical Framework

This research focused on two theories that are relevant to training and development and employee performance. These theories include; Human Capital theory, (Becker 1964) and Social Learning theory, (Bandura, 1977).

Human Capital Theory

Human Capital theory was proposed by Schultz (1961) and developed extensively by Becker (1964) who said expenses on human capital as investment rather than consumption. Human capital can be defined as knowledge, skills, attitudes, aptitudes, and other acquired traits contributing to production. Human capital theory is of the opinion that education or training raises the productivity of staff by instilling useful knowledge and skills, hence improves employee's future goal by enhancing their future earnings (Becker, 1964).

In Becker's view, human capital is similar to "physical means of production", e.g., factories and machines: one can spend in human capital (via education, training) and one's finished

goods depend partly on the rate of return on the human capital one owns. Thus, human capital is a means of production, into which more funding yields more outputs. Human capital is substitutable, but not transferable like land, labor, or fixed capital (Becker, 1964).

Social Learning Theory

Social learning theory was developed to describe and show how workers learn from observation. Bandura, (1977) observational learning is centered by processes of attention, retention, and reproduction. From social learning theory, a number of rules can be derived for optimal training conditions. For example: When modeling a task, give the learner a verbal model to guide performance. The best verbal models will give rules for the responses of the task, but will be as simple as possible and easy to remember. The trainee is most likely to learn to reward himself for a well job performance if he comes to feel that the job he is performing is very well to himself and to the organization and that he has important control of the work outputs.

Social learning theory is also applied to industries through training methods. The theory has showed that managers to deal more effectively with human relations problems occurring on the work, and to show which subordinates will imitate the behavior of their supervisors. A number of firms have trained their supervisors to deal more effectively with various interpersonal job problems (such as motivating the poor performer, overcoming resistance to change, handling a discrimination complaint (Bandura, 1977).

2.3 Empirical Review

Ugoji (2001) investigated a study on the impact of coaching and development on structure performance. The study used secondary knowledge. Four hypotheses were developed to envision the impact of all the freelance variables on the structure Performance. The results show that coaching and development, on the task coaching, coaching style and delivery vogue have positive important impact on structure performance. He more given a report on the impact of coaching (and occupation education)

investments on company productivity and alternative performance indicators employing a metal analysis. The result shows that investment in coaching have a positive and important impact on company performance indicators. This result confirms the key role attributed to the investment in skills within the European strategy for good and property growth, Europe 2020, and therefore the initiative agenda for brand spanking new skills and jobs. Therefore, he provided advance understanding of the consequences of coaching on organizational-level outcomes by reviewing the results of previous studies that have investigated the link between training and human resource, performance, and monetary outcomes.

The results of meta-analysis from 67 studies counsel that coaching is completely associated with human resource outcomes and structure performance however is hardly seriously feeble associated with monetary outcomes. however, coaching seems to be a lot of powerfully associated with structure outcomes once it's matched with key discourse factors like organization capital intensity and business strategy. Further, coaching is expounded severally to structure outcomes in support of the universalistic perspective of strategic human resource management instead of a configurationally perspective.

Jonathan (2013) investigated on the impact of coaching and capability building for his or her staff therefore on enhance productivity and overall performance of the organizations. This can be thanks to the popularity of the vital role of coaching and personnel development in attainment of structure goals. Consequently, this study investigated the consequences of coaching and personnel development on employees' productivity and structure performance in African country, mistreatment initial Bank of African country Plc as a case study.

The study applied structured questionnaires to a sample size of 75 drawn by straightforward sampling. The information generated was discussed mistreatment descriptive statistics. The findings of the study show that majority (70%) of the respondents united that coaching

and personnel development has increased their potency and job productivity. Secondly, majority (80%) of the respondents overwhelming united that coaching and personnel development increased structure performance. The study recommends that organizations ought to conduct coaching desires assessment to make sure that the proper coaching is given; make sure that their coaching programmes ought to get on never-ending basis; and encourage workers World Health Organization performed exceptionally well throughout coaching sessions so alternative workers can successively draw a bead on to stand out.

3.0 METHODOLOGY

3.1 Research Design

The study employed the use of survey design, survey research design is use to describe people who takes part in the study conducted. Survey design also shows in detail the plan of how the researcher would approach the study according to the research questions and hypotheses in other to achieve the research objectives

3.2 Sources of Data

This study used two sources which are the primary data and secondary data to gather information from the respondents in the study area.

3.3 Primary Data:

The primary data was obtained through questionnaires and observation from the employees in the selected banks in Imo State.

3.4 Secondary Data:

The secondary data was obtained through journals, textbooks, magazines, newspapers and seminar papers.

3.5 Population of the Study

The population for this study comprises employees of access bank and UBA bank, Imo State. Thus, the population of this study was 200 respondents (Table 1).

Table 1 Population Table

Banks	Number of Employees
Access Bank	90
UBA Bank	110
Total	200

Source: Human Resource Department, 2022

3.6 Sampling and Sample Techniques

The sample size was derived statistically by using Taro Yamane formular (1967) as follow:

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

Where: N = population of the study
(e)² = margin of error i.e 5%
(0.05)

n = sample size
I = Constant

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

$$n = \frac{200}{1 + 200(0.0025)^2}$$

$$n = \frac{200}{1 + 0.5}$$

$$n = \frac{200}{1.5}$$

$$n = 133$$

A simple random sampling technique was adopted and gave all the staff an equal chance to participate in the study. The Bowley's proportional allocation formula is given as

$$nh = \frac{nNh}{N}$$

Where:

nh = The number of unit allocated to each stratum

Nh = The number of staff in each stratum

n = The total sample size

N = The actual or total population

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$$\begin{aligned} \text{Access Bank} & \quad \frac{110}{200} \times \frac{133}{1} = 73 \\ \text{UBA Staff} & \quad \frac{90}{200} \times \frac{133}{1} = 60 \end{aligned}$$

Table 2: Population Table

Banks	Population	Sample
Access bank	110	73
UBA bank	90	60
Total	200	133

Source: Field Survey, 2022

3.7 Method of Data Collection

The questionnaire was specifically designed to accomplish the objectives of the study. The questionnaires were divided into several sections. The questionnaire was structured on 5-points modified Likert scale of strongly agree (5), agree (4), Undecided (3), strongly disagree (2) disagree (1). The respondents were asked to indicate the extent to which they agree/disagree with various statements. The secondary data consists of seminar papers on the related study, journals and research papers, articles and internet materials.

3.8 Reliability and Validity of the Research Instrument

The validity test used in this research work was content validity. Content validity is the extent to which the instrument measures the overall appearance and subject matter in line with the set objectives of the study. In other words, the items or statements made should reflect the purpose of the envisage problem of the research study. In order to give self-assurance to this study, a pilot verification was conducted using cross section of the population in the study area.

The Cronbach alpha (α) was adopted to ensure that the result showed validity before the questionnaire was distributed to the various components of the sample size. On the course of this study the reliability of the instrument was ascertained using Cronbach alpha. However, 45 copies of the questionnaire were re-administered to the respondents in the study areas.

3.9 Method of Data Analysis

In achieving the purpose of this study descriptive method was employed to enable explain answers obtained from interview process and questionnaires presented to respondents. Statistically, data was presented with the use of tables to show the frequency of respondents and their responses to research questions presented in the questionnaire. The criterion mean for this study is 4.0. Hence, weighted mean response equal to or above the criterion mean (4.0) indicates acceptance whereas weighted mean response below the criterion mean (4.0) denotes rejection. In achieving hypotheses regression model and ANOVA was used.

4.0 DATA ANALYSIS, FINDINGS AND DISCUSSION

A total one hundred and thirty-three (133) questionnaire were distributed to the respondents in the selected banks in Imo State. Out of this number twenty-seven (27) were lost, and then a total of one hundred and six questionnaires (106) were returned, which constitute 79.7% that formed basis of this study as seen in Table 3.

Table 3: Return of Questionnaire

Banks	Number Distributed	% Distributed	Number Lost	% lost	Number Retrieved	% Retrieved
Access bank	70	52.6	10	7.5	60	45.1
UBA bank	63	47.4	17	12.8	46	34.6
Total	133	100	27	20.3	106	79.7

Source: Field Survey, 2022

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Table 4: Assess the impact of coaching and training on performance of selected deposit money banks in Imo State.

Statement	SA 5	A 4	UN 3	D 2	SD 1	Total	Mean
In the job training improves employee development	79	17	-	10	-	483	4.5
Orientation boost employee morale in the organization	75	27	4	-	-	495	4.7
In service training increases worker's productivity	62	24	-	14	6	440	4.1
Apprentices enhances employee development	54	32	-	9	8	424	4.0

Source: Field Survey, 2022

Table 4 above shows the impact of coaching and training on performance of selected deposit money banks Imo State. Specifically, the weighted mean response for all the items raised exceeded the criterion mean (i.e 4.7, 4.5, 4.1, 4.0, respectively). Thus, majority of the respondents strongly agreed that in the job training improves employee development,

Orientation boost employee morale in the organization and in service training increases worker's productivity. Most of the employees in the study area were of the opinion that coaching and training were effective tools for both personal and organizational success.

Table 5: Analyses the challenges facing employee development of selected deposit money banks in Imo State.

Statement	SA 5	A 4	UN 3	D 2	SD 1	Total	Mean
Insufficient fund affects employee development	82	10	7	6	-	483	4.5
poor political leadership affects employee performance	88	11	-	3	4	494	4.6
Poor manpower planning affects employee performance	82	12	8	4	-	490	4.6
	77	20	2	5	2	483	4.5
Organizational culture affects employee performance	75	14	3	7	7	461	4.3
Attitude of top management affects employee performance							

Source: Field Survey, 2022

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Table 6: ANOVA test on coaching and training
ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.412	1	7.412	10.820	0.000
	Residual	72.019	105	.685		
	Total	79.431	106			

Source: Field Data, 2022

Table 7: regression analysis on Organizational Culture and Mismanagement of fund

Variable	Parameters	Coefficient	Std error	t – value
Constant	β_0	0.248	0.077	3.220***
Organizational Culture (X_1)	β_1	0.278	0.052	5.346***
Mismanagement of fund (X_2)	β_2	0.135	0.032	4.218***
R-Square		0.762		
Adjusted R – Square		0.688		
F – statistics		10.818***		

Source; Field Survey, 2022

Table 5 shows the challenges facing employee development of selected deposit money banks Imo State. Specifically, the weighted mean response for all the items raised exceeded the criterion mean (i.e 4.6, 4.6, 4.5, 4.5, 4.3 respectively). However, majority of the respondents strongly agreed that poor political leadership affects employee performance, Poor manpower planning affects employee performance, inadequate fund affects employee development and Organizational culture affects employee performance.

Testing of Hypotheses

Ho₁: There is no significance difference between Coaching and training on employee performance of selected deposit money banks in Imo State.

Table 6 shows the test on between coaching and training on employee performance of selected

deposit money banks in Imo State, f- statistics = 10.820, p-value = 0.000 < 0.05% significance level with mean square of 0.685. This implies that there is a significance difference between Coaching and training on employee performance of selected deposit money banks in Imo State.

Ho₂: Organizational Culture and Mismanagement of fund are not the challenges facing human resource development of selected deposit money banks in Imo State.

The result of coefficient of multiple determination (R^2) was 0.762 which implies that 76.2% of the variations in dependents were explained by changes in the independent variables while 24.8% were unexplained by the stochastic variable indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 1% probability level.

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The coefficient of Organizational Culture was statistically significant and positively related to human resource development at 5 percent level (5.346***). This implies that a unit decrease in Organizational Culture leads to a corresponding increase on human resource development.

The coefficient of Mismanagement of fund was statistically significant and positively related to human resource development at 5 percent level (4.218***). This implies that a unit decrease in Mismanagement of fund to a corresponding decrease on human resource development. This implies that Organizational Culture and Mismanagement of fund are not the challenges facing human resource development of selected deposit money banks in Imo State.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The results from the analysis of the study revealed that:

- i. There is a significance difference between Coaching and training on employee performance of selected deposit money banks in Imo State
- ii. Organizational Culture and Mismanagement of fund are not the challenges facing human resource development of selected deposit money banks in Imo State.

5.2 Conclusion

This study was carried out with the motive to ascertain the effect of Human resources development on the performance of selected deposit money banks in Imo State. The study found out that good coaching and training is responsible for employee's efficiency and effectiveness in their work place. The study revealed that the progress of the bank is directly related to the quality of its training policy.

Thus, if these observations are further strengthened, the performance of the employees and the company will be greatly improved. The study found out insufficient fund and poor leadership be reduced to a barest minimum, sincerity and accountability should play out in

daily operation of the firm. The study finally concluded that there is a significance difference between Coaching and training on employee performance of selected deposit money banks in Imo State

5.3 Recommendations

In order to enhance the performance of the employees, the following recommendations should be taken into consideration;

- i. Managers should carry out training needs assessment program to ensure that the right coaching and training is given to the workers; ensure that their coaching and training programmes should be on a continuous basis; and motivate employees who performed exceptionally well during training sessions so that other workers will in turn aspire to excel.
- ii. Organizations should adopt general rules and regulations, orientations communicating and educating staff in the bank on the significance of staff developments were made towards firms' survival.
- iii. Banks should try to curb mismanagement fund and organizational culture to a barest minimum, rather sincerity and accountability should play out in day to day operation of the firm.

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