



## *Review*

# **An Investigation into training and development techniques, prospects and challenges in Nigerian Banks**

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## **Abstract**

**This article explores employee training practices in Nigerian Banks. The study focussed on key training techniques by critically examining strengths and weaknesses of current training methods, their prospects, challenges and ways to improve current training approaches. The article utilised an exploratory qualitative approach based on in-depth interviews with sixty-one junior and middle managers. The research highlights that Nigerian banks utilise conventional training techniques, however E-training although utilised has often been adopted at a low level. There are several challenges with training in Nigerian banks including cost, attendance, and failure to align training with employee needs. which is training an employee on what he/she needs and not what is needed. The study demonstrates the need for top management, line managers and employees to see the seriousness of training in developing employees.**

**Keywords:** Training, Development, Techniques, Banks, Prospects, Challenges.

## **INTRODUCTION**

The training of employees has vast benefits for the employees and the institutions they work. This is due to the fact it enables organisations to develop a competitive advantage over other competitors within the competitive business environment (McDowall and Saunders, 2010). In recognition of the importance of training companies have continuously devoted aspects of their budgets to training and development of its employee. In the USA for instance, organizations spent over one hundred and thirty four billion dollars annually on training employees (Noe 2012). Some organizations see training and the creation of a learning culture as a social responsibility (Armstrong, 2009). For Naizi (2011: 43) "a comprehensive training and development program helps in deliberating on the knowledge, skills and attitudes necessary to achieve organizational goals and also to create competitive advantage". In the case of Nigeria, there has very low

training and development effectiveness which is associated poor training recognition and this in turn has contributed negatively to operational standard in most industries in Nigeria. Also, it is paramount that organisation effectively identifies the training need and accordingly come up with the approach to be used training in training and developing its employee (Amrittharaj, 2011:44).

In this study, through an exploratory qualitative approach- interviewing 47 key training and development individuals (Head of Training/ Human Resource Units, Managers) and additional 19 interviews and 12 focus group meeting with the employees of 12 banks within the three major regions in Nigeria, as well as interviewing key training personnel at the Apex Bank (Central Bank of Nigeria). The study focuses on examining the current training and development practices in these banks by

exploring the techniques, procedures, strategies and challenges that these banks are experiencing in the practices of training and development of employees in these respects banks. Also, this study also aimed at providing a critical review of literature on the training theories and models. This study is conducted primarily by applying qualitative approaches of research towards the participants- the managers as well as the employees of these banks to explore their perceptions on training and development practices within their respective banks.

The following sections provide the literature review, research methodology, empirical evidence and the final section presents the conclusion, recommendations and future research.

### **Framework of Training and Development**

Training denotes a planned activities to improve the current employee situation of work skills and behaviour (Shen, 2005), while Armstrong (2009) see development as the ability and potential to grow either through learning experiences or through self-directed learning. For Banfield and Kay (2008: 240) development has to do with a wide range of learning experiences and its method includes mentoring and coaching. Others has maintained that training is concerns with a tactical approach deals on predefined acquisition of knowledge, skills, rules, concepts, or attitude that will result to improved performance (Goldstein & Ford, 2001:1 and Sadler-Smith, 2006:5). Effectiveness in training and development is an essential ingredient for the success of every organisation. It concerns increasing, improving, enhancing and modifying employees' skills, abilities, capabilities and knowledge (Bagul, 2011:98).

Training involves a planned effort by the organisation to facilitate individual learning and employee behaviour with the core motive of uplifting organisation effectiveness (Khalid et al., 2011:107). Training is referred to as a process of impacting skills into the employee which will bring about possible performance improvement and individual personal growth. For Armstrong (2009:677), training is specifically designed, planned modification of individual behaviour through event of learning, program instruction and implemented so as to meet the needs of the organisation. It is also directed towards attaining a certain level of knowledge, skills and competencies as required by the organisation. Training is aimed towards achieving improved current work skills and behaviours.

In general, training can seen as a systematic as well as a planned technique to teaching, skills, attitude and ability that comes with unique features. Training involves aid in adjusting to work environment which is designed to increase the capacity of individual or group contributing to the attainment of organisational goals (Babaita, 2010:280). Others view training as a process that involves changing behavior and motivating individual in

order to achieve improvement and a match between employee characteristics and requirement of a job and will result in improved performance (Sadler-Smith, 2006). Therefore, the key tactical concern of training is directed towards a planned program that are designed to bring about improved competencies and performance to individual employees, group and organization at large. In this notion it is believed that training is customized to yield results and should be within a given period of time. Training should be such that is aimed at solving the major problems and key requirement in the organisation and to ensure this training should be based on achieving effectiveness and efficiency in the organisation. As Babaita (2010:281) states that training invested in people should be such that will enable them to perform better as well as empower them to get the best out of their natural abilities for the effectiveness and efficiency of the organisation.

On the other hand, the term development is defined as the growth or realisation of individual ability and potential through the provision of learning and educational experience (Armstrong, 2009:526 and Marchinton & Wilkinson, 2000:158). To Armstrong (2009:674), development takes a form of learning activities that prepares people to exercise wider responsibilities. On the basis of organisational context, development may be as a result of the process of training, learning, education and other workplace based activities. From Sadler-Smith (2006:10) point of view, development is defined as an increase of capacity that individual employees have to have a more effective and fulfilling professional and personal life as a result of learning and knowledge acquisition, skills and attitude. In other words, development of employee in many aspect signifies the growth of the employee in the long run. Thus, development refers to those learning opportunities that are designed to assist employees to grow. Therefore, development is not restricted to skill orientation rather it provides the individual with a general knowledge and attitude which will assist the individual in attaining higher position in the organisation. It is believed that efforts towards development most often depends on the employee's personal drive and ambition towards training, learning and education. In most organizations, the management commitment towards development is less visible as most times development driven program by the management tends to be more voluntary.

Therefore, there exist a clear distinction between training and development, it shows that training in most cases is short-term while development is long-term for the main reason that development is achieved after a series of training and learning as well as education has taken place. In a short sentence, it could be said that 'training leads to development'. Training aims at improving the current work skills, attitude and behavior, while development effort is directed towards various forms of learning activities that nurtures individual to

exercise a broader or increase future responsibility (Armstrong, 2009:674). The main objectives of training and development in the organization are to achieve human resource strategies through ensuring that the organization has skilled, knowledge and competent people required to meet both the current and future needs and challenges of the organization and individual development (Armstrong, 2009:550). However, the effort and process towards training and development is driven by these three participants of the training; the trainee, the trainer and the manager while the bulk of the task in achieving training objectives depends on the trainer and the manager (Tshukudu, 2009:92). For the purposes of this study training activity has been categorized into three main broad and commonly used techniques; on-the-job, off-the-job and on/off the job training. And each represents unique delivery personnel that assist the organisation in achieving the aim of any of the chosen techniques.

The major advantages in using on-the-job training technique are that it is a way to develop and practice a given role; technical, selling, manual and administrative skill required for the effective performance in the organization and it is capable of producing immediate result as the individual performs the assigned duty (Armstrong, 2009). It is very important that managers that will carry out the training responsibility are trained and developed so as to be able to achieve an effective outcome at the end of the training period. Also, the success of an off-the-job training technique in the organisation depends also on the manager or line managers by making sure that trainers are capable of easing learning transfer and that the individual to be trained is selected when a training needs assessment has been conducted (Obisi, 2011:181). This will ensure that the right training is offered to the right individual and also trainers are monitored so as to ensure that the right contributions are made. The aim of training needs assessment allows the organisation to identify and compare the actual level of individual with the desired level of performance that individual required to perform at its optimum (Sherazi et al, 2011:1436). Need assessment gives more understanding of the reasons for training and the best technique to be adopted in order to solve performance problems and development practice.

In this sector training and development are characterised mainly to involve informal method depending on the training need of the organisation and the purpose of training. The commonest form of formal training used by most of the banks are induction or orientation, e-learning, job rotation, coaching, meeting, and other in-house face to face training such as conferences, workshops and seminars. The report revealed that a significant minority of firms in Nigeria sponsors employees on international courses outside the country, few made no training at all and while majority depend more on internally arranged on-the-job training

mainly when an employee joins the firm or about to assume a new post within the organisation (also known as induction or orientation) (Okpala & Wynn, 2008). It showed that the major human resource challenges in Nigeria position on training and employee relations (Okpala and Wynn, 2008). The focus of organisations in training and development should be enhanced the organisational human resource capability and strengthen its competitive edge, at the same time the employee's personal and career objectives are further achieved and generally contribute to the value of the employee development (Babaita, 2010:279). In Nigeria, there is need to re-stress on the need for employee training and development. For Gyang (2011:75) considering the fact that Nigeria has adopted education as a major instrument of human resource growth, there is still an urgent need for vocational education and training within the basic sectors of the country.

### **Background of Banking in Nigeria**

Banking services in Nigeria began in 1892, by the end 2005 the number of banks operating in Nigeria was reduced through the restructuring and radical transformation by the apex bank- Central Bank of Nigeria (CBN) which brought down the total number of banks to 25 bank by the end of 2010 (Mordi, my& Ojo, 2013). A recent report from the Cenral Bank of Nigeria shows a total of 21 authorised licensed commercial banks in Nigeria (CBN, 2013). The number of banks has continued to shrink with the recent consolidation exercise that came with the new Democratic leadership. This consolidation reform in the banking sector has given the country a rapid growth and development and overall financial stability in the banking sector. As Ezeoha (2011), revealed that the regulation induced banking industry via consolidation has led to a huge decrease in the number of banking operations and successfully increased the size of the emerging markets. According Central Bank of Nigeria (CBN), the main purpose of the consolidation exercise was due to the urgent need to move the economy forward so as to fit in with the current global competition and advancement; ensure strong reliability on depositors' money; encourage foreign direct investment (FDI) as well as put check on bank profilation and thereby eliminate the weak banks which causes persistent failure of the country and bank distress (Ezeoha, 2011).

Looking at the detailed breakdown in the structure of banking in Nigeria, it is clear that the number of banks in Nigeria grew from a level of 15 banks in 1970 to 26 banks by 1980. Subsequently, the number increased to 40 banks in 1992 and reached its peak 2004 with 89 banks. The overall increase in the banking sector left system with an increase in branch of the banks operating the country to a marginal level of 273 in 1970 to its peak of 3,300 in 2004 (CBN 2013).

## RESEARCH METHODOLOGY

During the preliminary fieldwork, the investigation conducted revolves around the adopted research methodology necessary when conducting social science or management related research. This research aimed at investigating the current training and development in these banks, the nature of the data required was more visible by studying the human and social interactions and behaviors with respect to training and development of employees and the management of these trainings in these banks. As Easterby-Smith et al, (2008:60), suggests that in social science and management research involves a science that focuses on finding out information about the nature of existence through the development of knowledge and adopted methodology.

Looking at the exploratory nature of this research, it was necessary to apply a qualitative approach –this is because the research demands an exploration into everyday human activities of the bank in applying the concept of training in the management of the banks and achieving training objectives through employees of the bank. The focus of the research will be on analysing activities that involve human behaviors and interactions, therefore it deemed it important and most appropriate for the research to work mainly on the qualitative research paradigm and the research logic is built on inductive research concepts. Creswell, (2009:173) states that the qualitative research process can be based on different philosophical assumptions, strategies and data collection methods. Qualitative research has been defined as a process which involves examining and interpreting data in order to draw out meaning, gain more understanding and develop empirical knowledge (Corbin and Strauss, 2008).

The use of qualitative research assisted the researcher in understanding the nature of the organisation (banking industry) and unveiling possible issues that might arise with the respect to training and development practices in these banks through interactions with the key respondents. With the use of qualitative techniques in this research, the researcher was able to draw an in-depth view of all the key participants in training and development initiation and success and the practices of training and development in all the banks studied. In this research, the concept of study “training and development” focusing of past theories, models and concept, there is need to understand the cultural views surrounding the concepts within this particular environment (Nigeria). As Myers (2009:5), states that qualitative research enables researcher to understand better the cultural and social context within which people resides. Also in qualitative research the circumstances surrounding things or organisation are explored by focusing directly on the individual involved during training and development delivery. The use of qualitative research approach helped

the researcher to conduct an in-depth research with the practices of training and development in this industry thereby digging deep into the experiences of these managers whose responsibility is to directly manage training as well as the employees who are the recipients of these training initiatives. Daymon & Holloway (2011), maintained that qualitative research methods gives an in-depth and holistic understanding of the relationships that exist between the important variables from the perspectives of those that are directly involved and possesses a first hand information on the problem. Therefore, the use of qualitative research in this study gave the researcher more understanding and meaning of the concept based on the views of the participants regarding the problem.

To achieve the understanding of human, organizational perspectives of training and developing through qualitative approach, during the field study this research adopted interview and focus group data collection method of qualitative technique in collecting information from the recipients. This was due to the nature of the research which demands a step into the unknown and its requires an investigation to be made through interaction with the key participants and find out their views on the issues that relates to training and development. And here lies the major empirical contribution to the body of knowledge in the field of human resource development in Nigeria. The in depth interview conducted covered each of the three major geographical regions in Nigeria focusing on the major banks and through snowballing sampling techniques, the research was able to cover twelve banks (which comprises of multinational, national and local banks) including the apex bank (Central Bank of Nigeria). This research employed snowballing technique because of the difficulties experienced in getting the participants from all the major banks in Nigeria to participate in the research from the onset, the researcher firstly focused on the key participants that initially agreed to participate and then work with referrals from the known to unknown participants. Therefore, in this research as soon as the initial contact was established, it was fairly easier to gather more referrals from the participants interviewed and they were asked to refer the researcher to other banks. As Sunders et al. (2012), suggests that the major problem in using snowballing sample method is mainly getting the initial contact, once this is achieved, the initial contact will identify further members of the population, who then goes ahead to identify further members and the sample continue to snowball. The researcher from onset knows few key participants in the industry and with their referrals it was easy to gain more access to other banks that participated in the research during the preliminary fieldwork.

Also, this research adopted a semi-structured interview method. The interviews were audiotape but firstly all fulfilling all ethical requirements by seeking that

the participants consent before the interview session begins. Also, there was a background question which centered on the background of the participant as well as the organization and an overview of the concept human resource training and development. This was followed by another outlined question that seeks to answer the research questions. These questions focused on the training and development techniques, procedures, prospects and the possible challenges that these banks encounter when delivering training. During the interview session in most cases, there was no sequence of the questions, questions was presented based on the flow of interaction with the respondent. The questions asked during most of the session solely depend on the flow of interaction with the participants. The questions for the interview took the form of open-ended so as to encourage the participants' flexibility during the interview process. Also, in most cases the interview lasted between forty minutes to one hour and there were cases of multiple interviews especially with the employees because of their tight commitment to service delivery during work hours.

### **Preliminary Fieldwork Data Analysis**

#### **Notions of training in Nigerian Banks:**

Workers within the Nigerian banks were asked to discuss their understanding of what training is or what they feel it should entail. They defined training as the preparation and grooming that leads to a skilled behaviour. Training was also defined as the acquiring of additional skills to improve on existing practices in order to get increased productivity in the work place. The following quotations typify the shared views of the participants:

*"Training is an ongoing process that is used to continuously improve the employee and make the staff of the bank fit to be able to deliver the required standard and also enhances the performance of the employee in long run" (Training and Development Manager).*

*"Training involves a teaching process that is directed towards increasing on the job competency level and skills of the employees thereby increasing organizational performance and improves the attitude and behavior of the employee" (Head of Training and Personnel Management)*

*"Training in this bank involves a continuous education outlined and planned by the bank and aimed towards increasing performance and productivity of the employees" (Branch Manager)*

*"Training entails processes designed by the bank for employees to acquire new skills and knowledge through formal education or on the job learning. Also training makes the employee to be aware of the possible changes in procedure, technology and other current trend in the industry" (Director of Human Resource Development Unit)*

Definitions given by respondents are clearly linked to definitions given in the literature for instance, Kumpikaite&Ciarniene (2008: 156) points that "training refers to a planned effort by a company to facilitate employees learning of job-related competencies. These competencies include knowledge, skills or behaviours that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill and behaviours emphasized in training programs and to apply them to their day to day activities" .

Again, Armstrong ( 2009) point out that training involves a systematic and modification of employees'behavior through event of learning, programs and instruction that will help the individual to attain a certain level of knowledge, skills and competencies as required by the organisation.

#### **Commonly Used Training Techniques and Methods in Nigeria**

In Nigeria the following techniques highlighted by respondents in the banking sector were similar to the literature. For instance, training techniques directed towards achieving the aim of on-the-job and off-the-job needs of the employees, these include; seminars, workshops, distance learning, e-learning, evening classes, coaching and mentoring, team building, job rotation, simulation, case studies and so on. These trainings are conducted and delivered both through internal and external educators and covers both personal learning and development (Armstrong, 2009). Respondents from the field work pointed out the following:

*"We adopt both measures... on the job training is very suitable as you are exposed to reality. It helps to achieve a faster result as this can be done through shadowing or through one-on-one coaching sessions, this is a way by which the person learning looks at the every move of the person he/she is learning from in order to get a quick grasp of what it is that is to be learnt. Off the job training on the other hand occurs when new members of staff are employed, it is usually done for a couple of weeks, this is done to equip them generally about everything done in the bank including bank policy and objectives and this is carried out using the lecture mode of training" (Learning and development Director)*

*"There is nothing that teaches one better than seeing the real life situations and having to solve/meet an immediate need... pre-employment, background information can be given, but on-the job training will be the one that goes the distance. Normally new intakes are trained in order to familiarize them with the environment in which they would work in... when a new policy is introduced into the banking industry; members of staff are trained so as to familiarize themselves with the new policy. The e-learning process has also been adopted in the bank" (Learning and development officer)*

*“We focus more on the on-job-training technique, the bank been a service sector it is essential for our employees to have a feel of what they are training to do, therefore starting from induction process employees are trained on the overall operation of the business before narrowing down to a particular section or department of the bank at the branch level. This gives our staff overview on the general operation of the company” (Head of Personal Management)*

*Both off the job and on the job training is essential for our business, it helps in meeting both the need of the individual been trained and the goals of the business. Training techniques are most time aligned to fit into the current situation of the bank and individual needs and convenience at the point of training” (Head of Human Resource Management)*

It can be deduced from the above quotations that the bank makes use of on the job training and off the job training methods. Participants were of the opinion that off the job is the best despite the fact that it is expensive as it gives individual enough time to understand what is being taught (Beardwell, et al., 2004). There was a preference for more informal training such as the electronic learning. In Nigerian banks training techniques included; induction, e-learning, coaching, mentoring, seminars, workshops and classroom learning. Note that not all banks in Nigeria made effective use of E-learning techniques. Out of the Twelve (12) banks, five expressed actively and effective use of E-learning techniques. While the majority of banks expressed weak use and knowledge of e-learning. Many of the banks utilising the banks did this at a very elementary level. There was evidence to demonstrate the use of face to face training method is still used as opposed to electronic training in some of the banks.

### **Factors influencing Training and Possible Challenges of Training in Nigeria Banks**

In Nigeria banking industry, it was found that predominately the sector emphasizes more on traditional training as a way of building employees on the job learning capacity than personal development training. The traditional training for instance induction offers a practical framework for assessing individual learning outcomes, as well as knowledge and skill enhancement that will finally increase the performance of the organisation. Keeping in mind the fact that the work environment has continued to change this is because of the current tension with the use modern technology, new work methodologies most especially within the service industry. And the ever endless increase in globalization and increasing awareness of competition has created a lot of pressure for organization. From the observation and data collected through interviews, it showed that the major factors that influences training and the level of attention that banks in Nigeria gave to training are

basically associated with environmental pressures both internal and external as well as organisational factors.

These two major factors highlighted above can be broadly given rise to an increased attention that organizations(banks) attach to the training of its employees. From the information gathered during the field work, it was observed that there is less commitment from the side of the employee to view training from the perception of personal development and this can be seen in the slowed development of e-learning training techniques. The majority of the individual employee that participated during the focus group discussion believed that e-learning is the way that banks wants to use e-learning techniques to save more money and thereby converting the training hours given to employees into more work time. E-learning approach to training was perceived by the employees as more business oriented than employee development oriented. It is believed that the burden of training is more about the employees, and this has affected the perception of training of for most employees of the banks studies and in most cases employees' participation in training programs, most especially in the electronic training. In most cases employee's participation in the training process is mainly because training was made compulsory and in most cases trainings are tied to individual appraisal and yearly promotions.

Based on the major techniques of training in use in most of these banks observed during the study, the challenges of training in these banks can be summarised with the following few comments from the respondent of some of the banks;

*“In this bank with the e-learning approach the bank has not got a strong facility to accommodate its application effectively even after five years of introducing it as part of training option of the bank. In most cases it is more frustrating and not encouraging especially when you know that you required series of attempt before one training is completed” (Branch Manager)*

*“It is still difficult and not convenient to use e-training in this bank, adopting the new culture of training online without seeing the person you are interacting with is still a lot difficult for employees to deal with. The traditional aspect of training has eaten much dip into the people that their attitude towards online training will take a long time to be changed in this bank” (Human Resource Manager)*

*“E-learning is one of the best innovations that have happened in the banking sector with respect to training, it limits the hassles of travelling from one end of the country to another end all in the name of attending a basic training course. At the moment in this bank regarding the use e-learning systems the employees can stay wherever they are complete their training online without the need to travel to the head office or regional office for training. But the major flaws especially at the branch level is the timing of the slot allocated to training which sometimes clashes*

with the peak periods during the day service delivery and in most cases it puts more pressure on the employees” (Branch Manager).

“The bank is doing all they can to convert all the basic training procedure in the bank to be more about e-learning technique but the major issue over the years has been on the weak enthusiasm of the employees in keying into this new development. Most times we saw employees leaving the training at the last minute and with current facility not strong enough to carry everyone that logged in at once, the system ends up breaking down and most times the purpose of training will not be achieved” (Head of Training and Development)

“Employees have complained about the time slot, which sometimes not enough to finish the task and this was joined with continued problems with the system which keeps going back and forth and most cases freezes up” (Bank Employee).

“The training content most times is not robust enough and have failed to cover as much as what one would gain if training is conducted using and of the traditional approach that encourages face to face contact and interactions. With the traditional training technique, it gives the employee the opportunity to ask questions for a more in-depth explanation” (Branch Manager)

Overall, the major concern found was that training most times in these banks are tailored mainly towards learning more about the bank and not necessarily personal development. Many respondents pointed out that there was a need to change practice. Key suggestions included; Getting qualified trainers and Aligning Training with Employee needs i.e. the manager in charge of Employee relations pointed out that “training personnel according to strength and weaknesses and not just across board and identifying the learners needs, providing training that is relevant to the skill you want the employee to attain” The director Learning and development, in addition to getting capable trainers, there is this believe that line managers should be involved and should show concern about the training and development of workers.

## CONCLUSIONS

The aim of the study was to investigate employee training and development practices in three Nigerian Bank. The paper began with an introduction of the research work, followed by the literature review, such as techniques and delivery methods of training and development Also, the benefits and importance, the problems of training and development and finally ways to make it function effectively.

The paper also went on to explain the research method that was used to gather the findings and result. In the data collection and findings, the training techniques

used were gathered, the problem they encounter with training, the importance and benefits of training to the bank, how training is evaluated and also ways by which employee training and development can be improved upon. The research highlights the fact that on the job and off the job training is used by the bank and in regards to the importance and benefits of employee training and development, it was gathered that both employee and the organization benefit from training and development. The problems encountered include cost, attendance, and failure to align training with employee needs, which is training an employee on what he/she needs and not what is needed. Training evaluation in the bank is usually done through assignments, feedback sheets, appraisals etc. furthermore ways to improve the effectiveness of training includes amongst others proper investment in employee training and development and also the ability to employ the services of a professional and not just anyone to carry out training. The study demonstrates the need for top management, line managers and employees to see the seriousness of training in developing employees. There is a need to continue research in all banks in Nigeria with the aim of identifying a best practice approach to resolving problems encountered with training.

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