

Effect of Training and Motivation on Workers' Performance in the Banking Industry: A Case Study of Guaranty Trust Bank Plc, Anambra State

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Abstract: *This study used Guaranty Trust Bank Plc, Anambra State as a case study to examine how training and motivation affect employees' performance in the banking sector. This study focuses on the effectiveness of training and motivation in raising employee productivity and bank performance. The research employed the survey method of gathering data. The simple percentage method, chi-square analysis, and goodness of fit were used to analyze the survey data. The findings of the analyses demonstrated that employee training and motivation increase their output and performance at work. However, it was discovered that there is no connection between employees' levels of commitment and their comprehension of organizational goals. Additionally, it was discovered that employees' productivity is influenced by their level of job satisfaction. The study suggests that Guaranty Trust Bank should expand its training and development programs for its employees; the management should revamp the human resource management system to include improved manpower planning, career and succession planning, and personnel counseling; the bank should make an effort to encourage its employees to further their own educational advancements and should also provide them with sufficient time to attend training and other professional development opportunities; and the bank should provide personnel counseling services.*

Keywords: Training, motivation, workers, performance, Guaranty Trust Bank

1.0 INTRODUCTION

Employees are a company's most precious asset since their actions can have a positive or negative impact on profitability and reputation (Elnaga & Imran, 2013). Employees have the power to make or ruin a company's reputation. The dedication of workers is a major factor in determining their level of output (Camilleri, 2002). Worker behavior is driven in ways that might affect production, and consequently, organizational performance, whether that behavior is motivated by commitment or lack thereof (Rafique, et al., 2014). According to the research that has been conducted, the amount of commitment shown by workers can be determined by a variety of elements, some of which are as follows: salary, benefits, management policy, leadership style, work environment, and so on. They have been organized into categories by a few of the authors. Meyer and Allen (1991) and Camilleri (2002), for example, categorized these aspects as affective, continuation, and normative. Ajila and Awonusi (2004) and Kreps (1997), on the other hand, characterized the factors as intrinsic and extrinsic, respectively. It should be obvious from what has been discussed so far that one of the ways in which employees become committed to an organization is when they are driven by the company.

There is no empirical evidence to support a link between employees' dedication and organizational success, according to Dex and Smith (2001), and this presents significant methodological issues that must be resolved. Maslow (1954) points out that, despite this, people are driven by their needs, and a number of studies have been carried out using his theory of human motivation. Employee performance, according to Kiruja and Mukuru (2013), is a result of both ability and motivation. Ability is made up of the knowledge, tools, and resources needed to carry out a task, while motivation is defined as the inner force that pushes a person to take action.

According to Abbah (2014), an organization's effectiveness is determined by how well it accomplishes its objectives. An effective organization will ensure that there is a cooperative spirit, a sense of commitment, and contentment among those who fall within its purview. He emphasizes that strong and effective motivation is required at all levels of an organization in order to make employees content and committed to their jobs. But according to Abbah (2014), employees in both public and commercial businesses in Nigeria are unmotivated, and as a result, they appear to work with a complete lack of enthusiasm.

Every company is concerned with what should be done to reach consistently high levels of performance, but very few of these companies feel that this can be accomplished through their employees (Abbah, 2014). As a consequence of this, the topic of adequate worker training and motivation has arisen as a direct result of the numerous attempts that management practitioners have made to

find the most effective way to manage in order to accomplish an objective or mission with the fewest inputs of material and human resources that are currently available. As a direct result of these issues, a significant amount of management theory, as well as management concepts and practices, have developed over time. The vast majority of authors on management have a tendency to regard motivation as an essential part of the managerial function of leading or directing others. Previous studies on worker behavior have investigated numerous aspects of workers' attitudes about their jobs, including dedication, tardiness, absenteeism, the intensity of their work efforts, quitting, and so on. On the other hand, there is no research that has been done to investigate the efficacy of motivating elements in the current Nigerian corporate environment. This research will not only try to fill this void, but it will also investigate the requirements of Nigerian workers in terms of what motivates them to execute their jobs.

1.1 Statement of Problem

According to Ajila and Awonusi (2004), an individual who is intrinsically motivated will be committed to his work to the extent that the job inherently contains tasks that are rewarding to him or her, whereas an extrinsically motivated person will be committed to the extent that he can gain or receive external rewards for his or her job. An individual who is extrinsically motivated will be committed to the extent that he can gain or receive external rewards for his or her job. He went on to say that in order for an individual to be motivated in a working environment, there must first be a need, which the individual would then have to see as having the prospect of being satisfied by some form of reward.

According to Ukaejiofo (2013), extrinsic incentives are "concrete" rewards such as salary and fringe benefits, security, promotion, contract of service, the work environment, and conditions of work. Other examples of extrinsic rewards include work environment and conditions of work. Employees typically consider the extrinsic rewards to be obligatory because they represent remuneration for the services that the employee has provided. As can be seen from what has been discussed so far, employees may not view extrinsic rewards as a form of motivation because it is the role of management to provide them with motivation. Ehimen, et al., (2014), on the other hand, emphasize that both intrinsic and extrinsic motivations are targeted at boosting the employee's pro-social motivation, which in turn yields outcomes such as tenacity, productivity, and performance.

In addition to this, the high rate of inflation in Nigeria has decreased the purchasing power of workers' income to the extent that the monetary value of their take home income no longer serves as a motivating factor. This means that the value of workers' take home income as a percentage of their total income no longer serves as a motivating factor. This is apparent in the workers' persistent request for salary increases throughout the years. In addition, the recent global economic crisis has made the situation significantly worse as a result of the economic downturn that major economies have experienced as well as the effects that this downturn has had on the economies of developing countries, particularly Nigeria, which is overly dependent on the revenue from oil exports.

Training and development are crucial strategic tools for boosting employee performance, claim Falola, et al., (2014). In addition, Sharma and Shirsath (2014) claim that training, as opposed to other elements like technology, management style, working environment, etc., make a significant contribution to employee motivation and increased performance. To get people dedicated to their work and to give their best effort in order to achieve the organization's goals, according to Maduka and Okafor (2014), is one of the main challenges facing managers in businesses. The effectiveness of training and motivational elements in the motivation of Nigerian workers must therefore be investigated. That is the primary focus of this investigation.

1.2 Research Questions

The following questions serve as the basis for this investigation's research questions:

1. Does the participation of workers in the actions of management motivate the workers?
2. What kind of influence does training have on the performance of workers?
3. What factors have the most influence on whether or not employees are committed to an organization?
4. To what extent does employees' level of job satisfaction influence their level of performance?

1.3 Objectives of the Study

The following is a list of the study's objectives:

1. To examine whether a participative management style and employee motivation are correlated;
2. To examine how training affects employees' performance;
3. To determine the main factors influencing employees' loyalty to a company;
4. To assess the impact of job happiness on employees' productivity.

1.4 Research Hypotheses

The following hypotheses were investigated during the study and tested against the research questions:

1. That employee who actively participate in managerial tasks perform better
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2. That employees' training affects how they perform at work
3. That employees' comprehension of corporate goals is correlated with their level of devotion.
4. That an employee's productivity is influenced by their level of job happiness

2.0 LITERATURE REVIEW

2.1 Conceptual Framework

The most fundamental aspect of human resources management is training. It involves the methodical use of formal procedures to assist individuals in acquiring the knowledge and abilities required for them to execute their jobs successfully (Armstrong, 2020). These are now commonplace human resource management techniques in businesses around the world (Hughes, et al., 2019). Training refers to an organization's deliberate attempts to assist people in acquiring knowledge, skills, talents, and attitudes relevant to their jobs, with the intention of applying them on the job (Noe & Hollenbeck, 2019). Training as a concept promotes human development, and human resources are the main support system for all organizations, claim Donkor and Banki (2017). According to Ibrahim, et al., (2017), training is a crucial tool for an organization to use in order to achieve the highest levels of work performance. According to Kumar and Anitha (2016), training is a development tool that combines employee knowledge, attitudes, and skills to help them carry out their jobs correctly.

According to Akhtar, et al., (2014), motivation is what drives us internally to act or behave a certain way. They claim that these internal factors include goals, wishes, and desires to move in a specific direction. Balassanian (2006) defined motivation as "the ability of people, institutions, and societies to perform functions, solve problems, and set and achieve objectives" as a crucial aspect of capacity.

While Safitri and Lathifah (2019) defined employee performance as accomplishing specific and well-determined tasks in the organization through their efforts in doing their tasks, Anitha & Kumar (2016) stated that the key component of any organization is its employees; the management should invest in this human power as they are the reason behind its success.

2.2 Brief Profile of Guaranty Trust Bank

On the 20th of July in 1990, Guaranty Trust Bank, Plc. Nigeria, also known as GTB, was registered as a private corporation. On August 1, 1990, it was granted a license that allowed it to function as a commercial bank, and on February 11, 1991, it opened its doors for business. On April 2, 1996, the business was converted into a public limited liability company, and on September 9, 1996, its shares were first offered for trading on the Nigeria Stock Exchange. Plural House, located at Plot 1669, Oyin Jolayemi street on Victoria Island, Lagos, is the location of the bank's corporate head office.

On April 2, 1996, it was converted into a public limited company, and on September 9, 1996, its shares were initially listed for trading on the Nigerian Stock Exchange. On February 5, 2001, the Central Bank of Nigeria granted the Bank a license to conduct universal banking operations. The provision of commercial banking services to the Bank's clients is, and will continue to be, the primary business of the Bank. Retail banking, the provision of loans and advances, equipment leasing, corporate finance, money market activities and related services, as well as foreign currency operations are examples of the types of services that fall under this category.

After another five years, in September 1996, Guaranty Trust Bank plc became a publicly traded corporation. That same year, it was awarded the Presidential Merit award by the Nigerian Stock Exchange, an honor it went on to receive again in the years 2000, 2003, 2005, 2006, 2007, and 2008. The bank was awarded a universal banking license in February of 2002, and it was later appointed a settlement bank by the Central Bank of Nigeria (CBN) in the year 2003. In 2004, Guaranty Trust Bank carried out its second share offering and was successful in raising approximately N11 billion from Nigerian investors. With this capital, the bank was able to expand its activities and more favorably compete with major global financial organizations. This development ensured that the bank was satisfactorily poised to meet the N25 billion minimum capital base for banks that was introduced by the Central Bank of Nigeria in 2005. The Central Bank of Nigeria introduced this requirement in 2005 as part of the consolidation exercise it undertook to sanitize and strengthen Nigerian banks.

The Bank has five non-bank subsidiaries: Guaranty Trust Assurance Plc, which is engaged in the provision of insurance services; GTB Registrars Limited, which acts as registrars to public companies; GTB Finance B.V. Netherlands, a special purpose entity used to raise its \$350 million Eurobond Guarantee Notes; GT Homes Limited, a licensed Primary Mortgage Institution, which is engaged in mortgage activities; and GTB Asset Management Limited, an asset management and securitization company. All of these Guaranty Trust Bank (Gambia) Limited, Guaranty Trust Bank (Sierra Leone) Limited, Guaranty Trust Bank (Ghana) Limited, Guaranty Trust Bank (UK) Limited, GTB Finance B.V. Netherlands, Guaranty Trust Bank (Cote D'Ivoire) Limited, and Guaranty Trust Bank (Liberia) Limited are the names of the bank's seven (7) overseas subsidiaries.

As of the 31st of December, 2012, the bank had a staff size of approximately 2,901 personnel, an asset base that was greater than ₦1.734 trillion Naira, and shareholders' equity that was greater than N283 billion. Guaranty Trust Bank once again established the standard in December 2009 when it successfully completed the first tranche of its \$200 million dollar corporate Bond. This was the first corporate bond issued in Nigeria in a very considerable amount of time. Even though it has been in operation for only a handful of years, this bank has already achieved legendary status in the world of banking. Many observers consider the bank to be the greatest indigenous bank in Nigeria at the present time due to its growth pace and the policies it now employs. Figure 2.1 shows the organogram of Guaranty Trust Bank Plc.

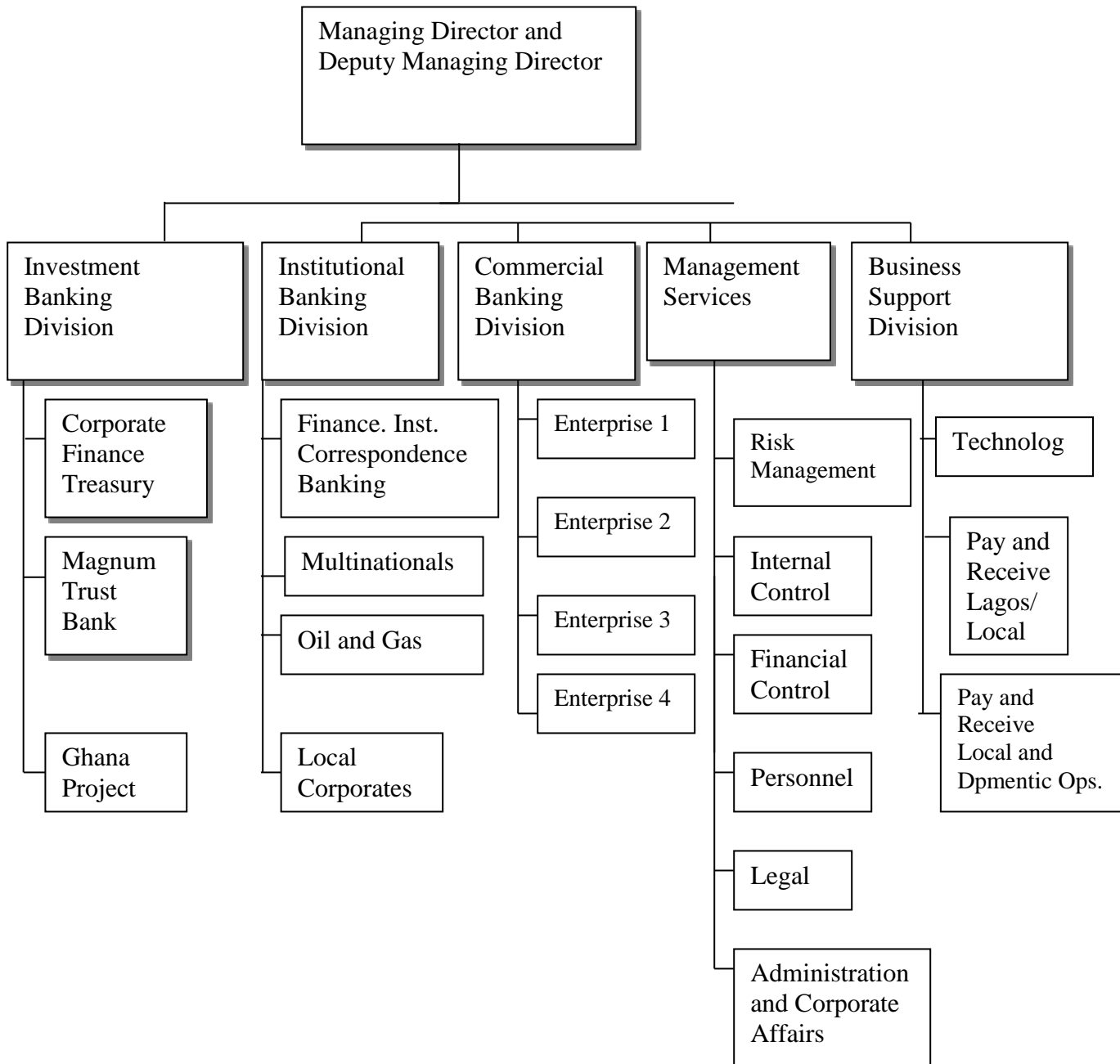


Figure 2.1 The organogram of Guaranty Trust Bank Plc

2.3 Theoretical Review

1. Theory of Alienated Labour

The Economic and Philosophical Manuscripts, which were originally published in 1844, are where Karl Marx created the concept of "Alienated Labor." He defined alienation as the incapacity of workers to feel contentment in doing their jobs or in the things they

produce. Marx believed that the secret to happiness and fulfillment in life was labour. He thought that the most significant and essential way for people to satisfy their fundamental needs and express their uniqueness and humanity was via their profession.

He claimed that since labor is a social activity, it is the most significant and fundamental human activity. Aside from others, work-related alienation also involves others. As a result, employment can give people the tools to either realize their full potential or to pervert and change who they are and how they interact with others. There are several effects that flow from the notion that workers are cut off from the results of their labor. Workers grow disenchanted with the process of production, their real work, and the idea that their labor is satisfying and satiating human needs.

The Relevance of the Theory

The idea to be understood from this theory is that workers are fulfilled and satisfied if they are happy with their work and if it meets their basic needs in their society; therefore, the nature of the work and the working environment determine to a large extent the type of relationship that exists between labor and management. As a result, when employees are deeply satisfied with their jobs and the workplace, labor-management relations are strengthened and workplace conflict is decreased.

2. Expectancy Theory

According to the expectation hypothesis, there are two factors that affect a worker's drive to deliver quality work. The first is the person's subjective likelihood that exerting a certain amount of effort toward completing a task successfully would lead to his receiving a certain reward or positively valued outcome. The second factor is the potential benefit or result that could be attained by performing well.

A reward that falls short of the expectation will discourage an individual and cause them to lose motivation and morale to work. In general, people anticipate their rewards to be commensurate with the amount of work they put into the job process. The fact that worker salaries in Nigeria, for instance, are so low compared to their work performance has led to calls for wage increases and an improvement in working conditions. The problem has not been resolved by the minimum wage of \$18,000, as Mathibe (2008) argues that the value of outcomes is determined by their perceived capacity to satisfy one or more needs. Due to high commodity prices that have persisted rather than stabilizing, the demands of Nigeria's typical wage earners have not been met. For instance, the Structural Adjustment Programme (SAP) in Nigeria, which was implemented in 1986, resulted in the government withdrawing subsidies to previously subsidized goods. As a result, workers were forced to pay significantly higher prices for these goods and services while still earning the same amount of money. The depreciation of the naira and poor foreign exchange also made the situation worse.

The Relevance of the Theory

The underlying presumption of this idea is that a worker's effort in carrying out his duties would be influenced by the reward he anticipates receiving for taking that particular activity. This means a worker, who is sufficiently motivated and has the ideal working environment, compensation, and welfare amenities, or economic empowerment, will probably perform more effectively and efficiently than a worker who works in an environment where these incentives are lacking or insufficiently supported. The validity of this notion is further supported by the fact that when satisfied with their work, employees won't engage in any type of protest. In essence, compensation should be set up in a way that reflects the expectations of each employee.

3. Theory of X Versus Y (McGREGOR)

McGregor's thesis was first built on specific presumptions about man and his capacity for work; it is one that is centered on the idea of self-fulfilling prophecy. This is theory X, based on the conventional understanding of direction and control.

Theory X Assumptions

1. The typical man avoids and despises his job.
2. He needs to be coerced, managed, and guided.
3. He lacks ambition and prefers to be directed.
4. He would rather merely look for security.

After additional research were completed and the importance of motivation was emphasized, this theory was criticized, which gave rise to hypothesis Y, which was behaviorally centered.

Theory Y Assumptions

1. It's normal to expend effort during job.
2. Threat and external control are poor methods for generating work.

3. If his needs are addressed, man will practice self-control and self-direction.
4. The typical person will want accountability
5. When self-direction and self-control are used to manage employees, they will exercise and use ingenuity.

Maslow's theories on motivation and McGregor's implications for improving motivations are consistent, however theory Y assumptions need to be used and applied more. Application must come from being given more authority, more responsibility, and the chance to work on difficult and demanding projects.

The Relevance of the Theory

This idea aims to emphasize how important it is to comprehend human behavior and use what drives it to either discipline or motivate employees. The relevance of this theory comes in the form of not judging human behavior without taking into account the factors that may be to blame for these behaviors, for example, an organization may be experiencing labor turnover, absenteeism, and eventually employee protests and it ignores these behaviors which may have resulted from poor social relations and interaction at work, strict rules, poor working conditions and welfare, poor salary or wages, etc. when these things are provided.

4. Two Factor Theory

The two theories are based on what were referred to as the hygiene element and the motivation factor, and this theory was proposed as a theory of job satisfaction that was modified to a motivational theory by Herzberg. The inherent satisfier or content aspects are what drive us. This is founded on the idea that the human desire for self-realization can only be satisfied by variables that are inherent to employment.

The dissatisfies extrinsic, or contest, factors are also known as the hygiene factors. It is a result of peoples' primal instincts and desire to avoid suffering. The effect of the factor is to lessen pain. As per Herzberg (1966), the hardly ever result in positive satisfaction. The idea looks at what people want from their jobs and how that could affect how they feel about their jobs.

The motivator-hygiene idea was created through examination of conversations about times when people felt satisfied or unsatisfied with their jobs. Five aspects are involved, including success at work, acknowledgement of performance, and the work itself, including traits like a demanding nature, responsibility of the task, limited advancement, and nature, responsibility for the work, and promotion. These were noted as elements that contributed to people feeling happy about their work. Additionally, several characteristics such as job dissatisfaction or hygiene issues were noted. They consist of organizational administration and policy, such as its inefficiencies, administration of salaries and wages, etc. Herzberg claims that when present, the hygiene elements simply serve to reduce discontent. The impact of this on performance is that the presence of motivators increases job interest, excitement, and productivity while the absence of the hygiene element decreases interest in the job and causes frustrations that could result in a protest.

The Relevance of the Theory

The notion was put up as a theory of job satisfaction. It emphasizes taking both intrinsic and external factors into account. The extrinsic elements are satisfiers, which border around physical motivation, whereas the intrinsic variables border around human internal and psychological motivation. The significance of this theory is based on the demands of workers, specifically their socioeconomic needs, which also include opportunities for professional development like training and seminar programs, in order for the workplace to give them the necessary self actualization. Additionally, there is extrinsic motivation, which includes financial incentives like the desire for business automobiles (car loans), housing benefits, medical benefits, etc. These benefits offer sufficient impetus for higher performance.

2.4 Empirical Review

Ranabhat, Adhikari, and Gurung (2022) investigate the relationship between the effectiveness of training and worker performance, as well as the role that the working environment plays in mediating this connection. For the purpose of this study, a descriptive cross-sectional research approach was taken with a sample size of 205 Nepalese commercial bank employees drawn from five distinct commercial banks. The selection of respondents was accomplished through the use of sequential sampling. A self-administered structured questionnaire consisting of 12 items was devised with the purpose of determining the impact that the environment of the workplace plays in the relationship between the effectiveness of training and work performance. SPSS and analysis of moment structures were utilized in order to do the data analysis. A confirmatory factor analysis and a structural equation modeling were employed so that the relationship between the three components could be demonstrated, the hypothesis could be tested, and the mediation effect could be determined. 57.6% of respondents believed that training is essential, and 82.4% of respondents believe that training has improved their performance. Additionally, respondents positively perceived the relationship between training effectiveness and work performance. The findings of the data related to training indicated that 45.4% of the respondents perceived that training was highly influential, 60.0% of the respondents were satisfied with the training that was provided, 43.9% of the

respondents reported that their organization focuses on both on-the-job and off-the-job training, and According to the results of the exploratory factor analysis, items pertaining to work performance, workplace environment, and training efficacy had greater levels of internal reliability. The findings of the test of the hypothesis revealed a positive correlation between training effectiveness, job performance, and workplace environment and work performance, with training effectiveness having the greatest influence on work performance. In a similar vein, the findings demonstrated that the nature of the workplace influences both the efficiency of the training and the performance of the worker.

The authors Abu Daqar and Constantinovits (2021) investigate the effect that training has on the performance of employees working in the banking industry in Palestine. The data for this study were collected from the permanent staff working in banks in Palestine using a questionnaire that was designed to achieve the objectives of this study as the main instrument to gather the primary data; 10 banks have been selected for this purpose. The questionnaire was used to collect the data for this study. The result demonstrates that there is a significant relationship between Training Material and Employee Performance, and there is also a significant relationship between Training Delivery and Employee Performance. On the other hand, the study revealed that there is no significant relationship between (Training Design and Training Content) and Employee Performance. In a similar vein, Subha and Bhattacharya (2021) investigate the influence of worker proficiency and the effectiveness of training on motivation. Employees in the banking industry were given a questionnaire to fill out in order to determine the perceived amount of training and incentive that stresses overall performance. The three characteristics were evaluated using a Likert scale that included five possible responses. Five were the most significant, and one was the least important (completely agree with this statement) (strongly disagree). It was up to the individual to design their own sample of the questionnaire schedule. According to the findings of the study, employees' levels of effectiveness and efficiency are positively impacted when they receive training and are motivated. The study also examines the requirements for training and motivation in the workplace, as well as the training and development technique of the financial sector that should be utilized to properly train people and increase their performance.

Onyekwelu and Ibeto (2020) investigated the impact that training has on the overall performance of employees inside a company. As their study area, they chose a few banks located in the state of Anambra in Nigeria. The pertinent research material pertaining to the study was organized into the following four primary sections: conceptual review, theoretical framework, theoretical explanation, and empirical review. The research employed a descriptive survey design for its format. Summary statistics based on percentages, Pearson correlation, and Ordinary Least Square (OLS) analysis, also known as multiple regression analysis, was the statistical methods that were utilized for the study. At the 0.05 threshold of significance, each and every test was carried out. In light of the fact that the F-statistic comes in at 22.048 and the probability level is set at 0.05, the preliminary findings from the analysis suggest that the model is statistically significant. A relationship between the dependent and independent variables was found to have a coefficient of regression of 0.510, which indicates that there is a relationship of 51%. In a similar vein, the coefficient of determination, R^2 , has a value of 0.503, which indicates that the regressors can explain 50.3% of the variation in the variable that is being explained (the dependent variable). The most important takeaways from the research are that training has a good and significant effect on employee engagement and involvement, motivation, and job satisfaction, all of which are prerequisites for improved employee performance in the business. In a similar vein, Ikotun (2020) investigates the connection between employee motivation and productivity at First Bank Nigeria, which serves as the case study for this investigation. This article is about the Nigerian international bank and financial services corporation known as First Bank of Nigeria. All banks are challenged with the issue of developing and maintaining staff engagement through motivation in order to achieve high employee and organization productivity and prevent low employee morale and low overall organizational performance. The purpose of this paper was to identify various strategies and motivational techniques that exist in the organization, determine the best motivational techniques that bring the best out of employees, and determine ways of improving overall organizational performance. All banks face the challenge of developing and maintaining staff engagement through motivation. The participants in this study were drawn from the workforce at First Bank Nigeria Plc., which includes those working at the company's branches and headquarters in Lagos, Nigeria. A total of fifty (50) questionnaires were sent out to the three (3) banks, each of which had an equal number of branches represented, and a total of fifty (50) questionnaires were returned and put through statistical analysis. The research aims and hypotheses were used to inform the formulation of the study questions. A statistical test known as Chi square was used to examine the validity of the many hypotheses that were developed for this investigation. The findings demonstrated that the quality of supervision has a beneficial influence on the degree to which employees are motivated to improve their performance on the job. It was also discovered that a worker's view of what was accomplished in his organization will inspire that individual to achieve higher levels of productivity. A larger impact on performance and organizational productivity can be achieved through the use of financial motivation, which includes the receipt of monetary rewards.

3.0 RESEARCH METHODOLOGY

The quantitative research design was selected to be utilized in this particular research endeavor. In order to gain insight into the perspectives of Guaranty Trust Bank Plc's customers regarding the issue at hand, a field research study was carried out in a variety

of the bank's locations. A questionnaire was distributed to the individuals working at the bank so that the survey could be carried out.

The population of the study is comprised of the employees of Guaranty Trust Bank, which includes both management and non-management staff members. According to the Annual Report, there are 2,901 people now employed by the bank. All of the bank's many departments were represented among the responders. It reached all the way up to the top of the organizational hierarchy and included the administrative and clerical staffs as well. All of these individuals will be taken into consideration in order to ensure that diverse perspectives are adequately represented.

For the aim of conducting this analysis, a total of seventy (70) respondents were chosen as participants. The sampling was carried out in a manner that ensured every individual in the population had an equal opportunity of being selected. The data that will be acquired from the questionnaire will be analyzed utilizing the straightforward percentage approach as well as the chi-square, goodness-of-fit analysis. The chi-square technique will be computed using these results:

$$X^2 = \frac{(O - E)^2}{E}$$

Where X^2 - Chi-square
O - Observed frequencies
E - Expected frequencies

4.0 PRESENTATION AND DISCUSSION OF RESULTS

This section is focused on the analysis of the findings from the research as well as the validation of the hypothesis through the application of a variety of different types of analysis. A statistical method known as the chi-square test was applied in order to investigate whether or not the hypotheses accurately predicted the existence of any relationships. The ordinal level of measurement that was used for the data and the multivariate nature of the predicts relationships between variables in the hypotheses are what justifies the use of this technique. The nature of our variables is also a justification for the use of this technique. The responses to the questions on the questionnaire were used to manually compile frequency tables. These tables were based on the responses. The 50 completed questionnaires that were mailed back will serve as the basis for the analyses and interpretations of the data.

| Characteristics | Frequency Distributions (n = 50) | Percentages (%) |
|----------------------------------|----------------------------------|-----------------|
| Gender | | |
| Male | 17 | 34 |
| Female | 33 | 66 |
| Total | 50 | 100 |
| Age | | |
| 20 years - Below | 3 | 6 |
| 21-30 years | 22 | 44 |
| 31 – 40 years | 16 | 32 |
| 41 years and above | 9 | 18 |
| Total | 50 | 100 |
| Marital Status | | |
| Single | 29 | 58 |
| Married | 18 | 36 |
| Divorced | 2 | 4 |
| Widowed | 0 | 0 |
| Separated | 1 | 2 |
| Total | 50 | 100 |
| Religion | | |
| Muslim (Islam) | 17 | 34 |
| Christianity | 33 | 66 |
| Others | 0 | 0 |
| Total | 50 | 100 |
| Educational Qualification | | |
| Primary School | 0 | 0 |
| SSCE | 1 | 2 |
| NCE/Polytechnic | 18 | 36 |
| University (B.Sc) | 26 | 52 |
| Others | 5 | 10 |
| Total | 50 | 100 |
| Position Held | | |
| Junior Staff | 22 | 44 |
| Senior Staff | 16 | 32 |
| Managerial staff | 6 | 12 |
| Others | 6 | 12 |
| Total | 50 | 100 |
| Length of Service | | |
| Below 5 years | 25 | 50 |
| 5 – 10 years | 16 | 32 |
| 11 – 15 years | 8 | 16 |
| 16 – Above | 1 | 2 |
| Total | 50 | 100 |
| Annual Salary | | |
| Below ₦10,000 | 0 | 0 |
| ₦10, 000 – ₦25,000 | 1 | 2 |
| ₦26, 000 – ₦30,000 | 6 | 12 |
| ₦31, 000 – Above | 43 | 86 |
| Total | 50 | 100 |

Table 4.1: Socio-economic Characteristics

Source: Author's Field Survey 2022

According to the data above, 34% of respondents were men and 66% were women. This explains the obvious fact that more women work in the financial sector than men. There has recently been an upsurge in the number of female graduates working in the banking sector, primarily in the marketing division. This trend has been attributed to the female fox's persuasiveness and the intense

competitiveness in the sector.

According to the data above, the majority of respondents are between the ages of 21 and 30. They are followed by respondents between the ages of 31 and 40. For responders who were between the ages of 41 and above, this was followed by 18%. The lowest incidence was 6% among respondents who were 20 years of age or younger. As a result of their youth and agility, people between the ages of 21 and 30 are primarily engaged in the banking sector. Employers prefer candidates who are between the ages of 21 and 30 and between 31 and 40 since they are still very active and interested in laying a solid foundation for their careers.

The aforementioned data reveals that 58% of respondents identify as single, while 36% report being married. Simply put, this indicates that more single and married individuals work in the banking sector than in any other sector of the economy. None of the respondents were widowed, but 4% and 2% of them were divorced and separated, respectively.

The results showed that the majority of respondents—66%—were Christians, followed by 34% Muslims, and no respondents indicated any other faith. Simply put, this might mean that the majority of those working in the sector identify as Christians.

This table demonstrates that the majority of our respondents had a university degree, which is indicated by the percentage 52%, followed by those who held an NCE or Polytechnic diploma, which is indicated by the percentage 36%; then others that were not mentioned make up 10%, SSCE holders make up 2%, and there were no respondents who held a Primary school certificate.

According to the data that is displayed in the table that is located above, the majority of those who responded to the questionnaire were junior staff members (44%), followed by senior staff members (32%). Both the managerial staffs and other individuals who were not stated in the questionnaire account for equal percentages of the respondents, which is 12%.

According to the questionnaire that was collected, which is shown above, fifty percent of the respondents have worked in the business for fewer than five years, while thirty-two percent of the respondents have worked there for between five and ten years. Those who have spent between 11 and 15 years and those who have spent 16 years or more make up 16% and 2% of the total population, respectively. It is clear from the statistics presented above that the bulk of the respondents have only recently begun working in their respective fields.

This table demonstrates that the majority of our respondents had a university degree, which is denoted by the percentage 52%, followed by those who held an NCE or Polytechnic diploma, which was 36%; then others that were not mentioned make up 10%, SSCE holders make up 2%, and there were no respondents who held a Primary school certificate.

4.2 Hypotheses Testing

As was said earlier, the Chi-Square (X²) Statistical Test will be the method of statistical analysis that will be utilized in the process of analyzing the data that was collected. This statistical analysis would be utilized in the process of assessing questions that are connected to each hypothesis listed below, and the results of this analysis would be used to interpret the hypotheses (whether to accept or reject). The chi-square (X²) test compares the observed frequency (O_i) to the predicted frequency (E_i), and the result of this comparison is given by the chi-square statistic (X²).

$$= \frac{(O_i - E_i)^2}{E_i}$$

In situations when the degree of freedom for one-way classification is K-1 (where K is the number of categories of classes). However, the degree of freedom (d.f.) for a two-way classification is equal to (r-1) (c-1), where "r" represents for the number of rows and "c" refers for the number of columns.

Hypothesis I: That employee who actively participate in managerial tasks perform better
Using the chi-square (X²) test, we can now test the hypothesis

Table 4.2 Active Participation of Workers

| Questions | Q1 | Q2 | TOTAL |
|--------------|---------|---------|-------|
| Yes | 31(e11) | 11(e12) | 42 |
| No | 19(e21) | 39(e22) | 58 |
| Total | 50 | 50 | 100 |

H₀ : X² = 0

H_a : X² ≠ 0

Level of significance (X) = 1% = 0.01

Degree of freedom (d.f.) = (r-1) (c-1) = (2-1)(2-1).
 = 1 x 1 = 1

From the table 0.01 d.f. 1 = 6.63

$$e_{11} = \frac{42 \times 50}{100} = \frac{2100}{100} = 21$$

$$e_{12} = \frac{42 \times 50}{100} = \frac{2100}{100} = 21$$

$$e_{21} = \frac{58 \times 50}{100} = \frac{2900}{100} = 29$$

$$e_{22} = \frac{58 \times 50}{100} = \frac{2900}{100} = 29$$

Table 4.3 Tabulated Chi-square (X²) test

| O _i | E _i | O _i - E _i | (O _i - E _i) ² | (O _i - E _i) ² /E _i |
|----------------|----------------|---------------------------------|---|---|
| 31 | 21 | 10 | 100 | 4.76 |
| 11 | 21 | -10 | 100 | 4.76 |
| 19 | 29 | -10 | 100 | 3.45 |
| 39 | 29 | 10 | 100 | 3.45 |
| | | | | 16.42 |

$$X^2_c = \frac{(O_i - E_i)^2}{E_i} = 16.42$$

$$X^2_t = 0.01 \text{ d.f. } 1 = 6.63$$

X²_c > X²_t (16.42 > 6.63) So reject H₀

Due to the fact that the result of the chi-square (X²) test indicates that the chi-square calculated is higher than the chi-square tabulated, the null hypothesis will be rejected in favor of the alternative hypothesis. This demonstrates to us that an increase in a worker's active participation in managerial tasks leads to an increase in that worker's performance inside the organization. The area that was not accepted is depicted in the following graphic.

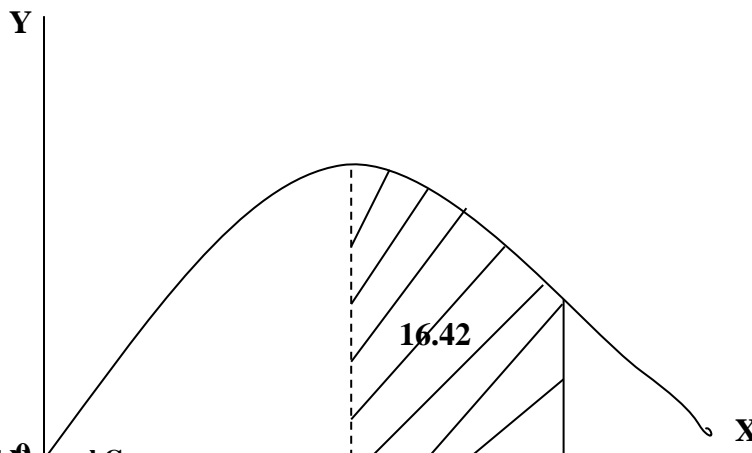


Figure 4.1: Standard Normal Curve

Hypothesis 2: This states that the employees' training affects how they perform at work

Table 4.4 Employees' Training

| Questions | Q14 | Q17 | Q24 | Q27 | Q28 | TOTAL |
|--------------|---------|---------|---------|---------|---------|-------|
| Yes | 42(e11) | 21(e12) | 18(e13) | 37(e14) | 27(e15) | 145 |
| No | 8(e21) | 29(e22) | 32(e23) | 13(e24) | 23(e25) | 105 |
| TOTAL | 50 | 50 | 50 | 50 | 50 | 250 |

$$H_0: X^2 = 0$$

$$H_a: X^2 \neq 0$$

Level of significance (X) = 1% = 0.01

$$\text{Degree of freedom (d.f.)} = (r-1)(c-1) = (2-1)(5-1) = 1 \times 4 = 4$$

From the table 0.01 d.f. 4 = 13.28

$$e_{11} = \frac{145 \times 50}{250} = \frac{7250}{250} = 29$$

$$e_{12} = \frac{145 \times 50}{250} = \frac{7250}{250} = 29$$

$$e_{13} = \frac{145 \times 50}{250} = \frac{7250}{250} = 29$$

$$e_{14} = \frac{145 \times 50}{250} = \frac{7250}{250} = 29$$

$$e_{15} = \frac{145 \times 50}{250} = \frac{7250}{250} = 29$$

$$e_{21} = \frac{105 \times 50}{250} = \frac{5250}{250} = 21$$

$$e_{22} = \frac{105 \times 50}{250} = \frac{5250}{250} = 21$$

$$e_{23} = \frac{105 \times 50}{250} = \frac{5250}{250} = 21$$

$$e_{24} = \frac{105 \times 50}{250} = \frac{5250}{250} = 21$$

$$e_{25} = \frac{105 \times 50}{250} = \frac{5250}{250} = 21$$

Table 4.5 Tabulated Chi-square (X^2) test

| O _i | E _i | O _i - E _i | (O _i - E _i) ² | (O _i - E _i) ² /E _i |
|----------------|----------------|---------------------------------|---|---|
| 42 | 29 | 13 | 169 | 5.828 |
| 21 | 29 | -8 | 64 | 2.207 |
| 18 | 29 | -11 | 121 | 4.172 |
| 37 | 29 | 8 | 64 | 2.207 |
| 27 | 29 | -2 | 4 | 0.138 |
| 8 | 21 | -13 | 169 | 8.048 |
| 29 | 21 | 8 | 64 | 3.048 |
| 32 | 21 | 11 | 121 | 5.762 |
| 13 | 21 | -8 | 68 | 3.238 |

| | | | | |
|----|----|---|---|--------|
| 23 | 21 | 2 | 4 | 0.190 |
| | | | | 34.838 |

$$X^2_c = \frac{(O_i - E_i)^2}{E_i} = 34.838$$

$$X^2_t = 0.01 \text{ d.f. } 4 = 13.28$$

$X^2_c > X^2_t$ (34.838 > 13.28) So reject H_0

The result obtained from the chi-square (X^2) test revealed that chi-square calculated is greater than chi-square tabulated. The implication of the above result is that the null hypothesis of hypothesis two is to be rejected; hence, it therefore infers that that the training of workers influences their performance on the job. The graphical illustration of the result is depicted below:

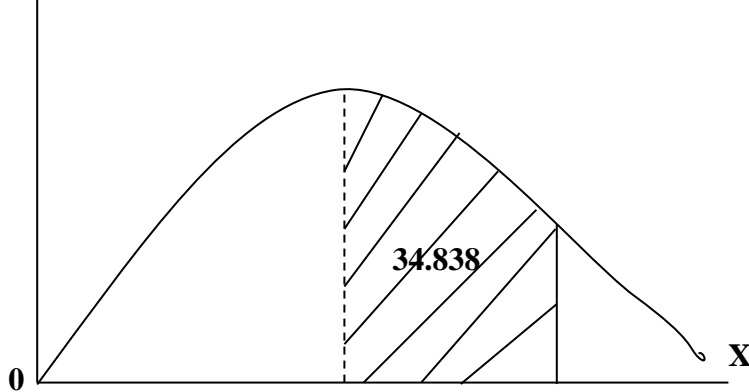


Figure 4.2: Standard Normal Curve X^2 Rejection region

Hypothesis 3: The third hypothesis contends that employees' comprehension of corporate goals is correlated with their level of devotion

Table 4.6 Individual's Level of Commitment

| Questions | Q9 | Q12 | Q16 | TOTAL |
|-----------|---------|----------|---------|-------|
| Yes | 48(e11) | 45 (e12) | 41(e13) | 134 |
| No | 2(e21) | 5(e22) | 9(e23) | 16 |
| TOTAL | 50 | 50 | 50 | 150 |

$$H_0: X^2 = 0$$

$$H_a: X^2 \neq 0$$

Level of significance (X) = 1% = 0.01

Degree of freedom (d.f.)(r-1)(C-1) = (2-1)(3-1).

$$= 1 \times 2 = 2$$

From the table 0.01 d.f. 2 = 9.21

$$e_{11} = \frac{134 \times 50}{150} = \frac{7500}{150} = 44.67$$

$$e_{12} = \frac{134 \times 50}{150} = \frac{7500}{150} = 44.67$$

$$e_{13} = \frac{134 \times 50}{150} = \frac{7500}{150} = 44.67$$

$$e_{21} = \frac{16 \times 50}{150} = \frac{800}{150} = 5.33$$

$$e_{22} = \frac{16 \times 50}{150} = \frac{800}{150} = 5.33$$

$$e_{23} = \frac{16 \times 50}{150 \times 150} = \frac{800}{150} = 5.33$$

Table 4.7 Tabulated Chi-square (X^2) test

| O _i | E _i | O _i - E _i | (O _i - E _i) ² | (O _i - E _i) ² /E _i |
|----------------|----------------|---------------------------------|---|---|
| 48 | 44.67 | 3.33 | 11.088 | 0.248 |
| 45 | 44.67 | 0.33 | 0.109 | 0.0024 |
| 41 | 44.67 | -3.67 | 13.469 | 0.302 |
| 2 | 5.33 | -3.33 | 11.089 | 2.080 |
| 5 | 5.33 | -0.33 | 0.109 | 0.0205 |
| 9 | 5.33 | 3.67 | 13.468 | 2.527 |
| | | | | 5.1799 |

$$X^2_c = \frac{(O_i - E_i)^2}{E_i} = 5.1799$$

$$X^2_t = 0.01 \text{ d.f. } 2 = 9.21$$

$X^2_c > X^2_t$ (5.1799 < 9.21) So accept H_0

The result obtained from the chi-square (X^2) test shows that chi-square calculated is less than chi-square tabulated therefore we shall accept the null hypothesis and reject the alternative hypothesis. This implies that the level of commitment of workers is not related to their understanding of organizational goals. The graphical illustration of the result is depicted below:

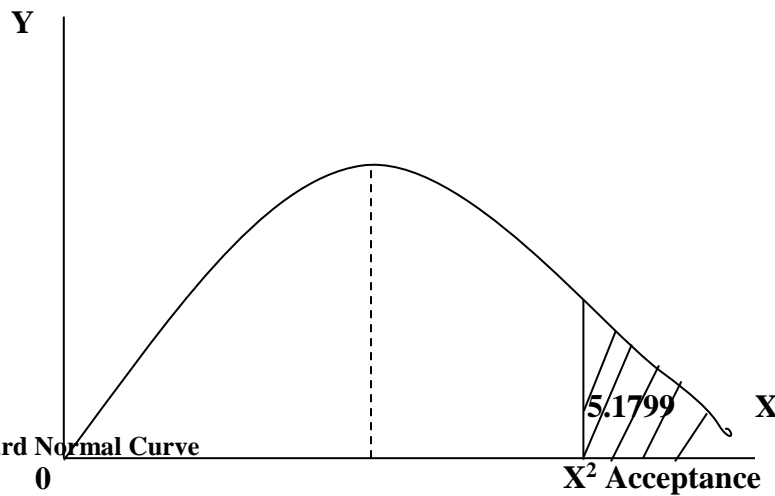


Figure 4.3: Standard Normal Curve

Hypothesis 4: This contends that an employee's productivity is influenced by their level of job happiness

Table 4.8 Employees' Levels of Job Satisfaction

| Questions | Q10 | Q11 | Q13 | Q15 | TOTAL |
|----------------|----------|----------|----------|---------|-------|
| Yes/Adequate | 29(e11) | 27(e12) | 26(e13) | 39(e14) | 121 |
| No/ Inadequate | 7 (e21) | 14 (e22) | 12 (e23) | 3(e24) | 36 |
| Indifferent | 14 (e31) | 9 (e32) | 12 (e33) | 8 (e34) | 43 |
| TOTAL | 50 | 50 | 50 | 50 | 200 |

$$H_0: X^2 = 0$$

$$H_a: X^2 \neq 0$$

Level of significance (X) = 1% = 0.01

$$\text{Degree of freedom (d.f.)} = (r-1)(c-1) = (3-1)(4-1) = 2 \times 3 = 6$$

From the table 0.01 d.f. 6 = 16.81

$$e_{11} = \frac{121 \times 50}{200} = \frac{6050}{200} = 30.25$$

$$e_{12} = \frac{121 \times 50}{200} = \frac{6050}{200} = 30.25$$

$$e_{13} = \frac{121 \times 50}{200} = \frac{6050}{200} = 30.25$$

$$e_{14} = \frac{121 \times 50}{200} = \frac{6050}{200} = 30.25$$

$$e_{21} = \frac{36 \times 50}{200} = \frac{1800}{200} = 9$$

$$e_{22} = \frac{36 \times 50}{200} = \frac{1800}{200} = 9$$

$$e_{23} = \frac{36 \times 50}{200} = \frac{1800}{200} = 9$$

$$e_{24} = \frac{36 \times 50}{200} = \frac{1800}{200} = 9$$

$$e_{31} = \frac{43 \times 50}{200} = \frac{2150}{200} = 10.75$$

$$e_{32} = \frac{43 \times 50}{200} = \frac{2150}{200} = 10.75$$

$$e_{33} = \frac{43 \times 50}{200} = \frac{2150}{200} = 10.75$$

$$e_{34} = \frac{43 \times 50}{200} = \frac{2150}{200} = 10.75$$

Table 4.9 Tabulated Chi-square (X^2) test

| O _i | E _i | O _i - E _i | (O _i - E _i) ² | (O _i - E _i) ² /E _i |
|----------------|----------------|---------------------------------|---|---|
| 29 | 30.25 | -1.25 | 1.5625 | 0.0517 |
| 27 | 30.25 | -3.25 | 10.5625 | 0.3492 |
| 26 | 30.25 | -4.25 | 18.0625 | 0.5971 |
| 39 | 30.25 | 8.75 | 76.5625 | 2.5310 |
| 7 | 9 | -2 | 4 | 0.4444 |
| 14 | 9 | 5 | 25 | 2.7778 |
| 12 | 9 | 3 | 9 | 1 |
| 3 | 9 | -6 | 36 | 4 |
| 14 | 10.75 | 3.25 | 10.5625 | 0.9826 |
| 9 | 10.75 | -1.75 | 3.0625 | 0.2849 |
| 12 | 10.75 | 1.25 | 1.5625 | 0.1453 |
| 8 | 10.75 | -2.75 | 7.5625 | 0.7035 |
| | | | | 13.868 |

$$X^2_c = \frac{(O_i - E_i)^2}{E_i} = 13.868$$

$$X^2_t = 0.01 \text{ d.f. } 6 = 16.81$$

$X^2_c > X^2_t$ (13.868 > 6.63) So reject H_0

The conclusion that can be drawn from the findings of the chi-square (X^2) test is that the chi-square value that was computed is higher than the chi-square value that was tabulated. The conclusion that should be drawn from this finding is that the null hypothesis should be rejected; hence, the level of satisfaction that people experience in their work is what affects the level of productivity that they achieve. The graphical illustration is depicted below:

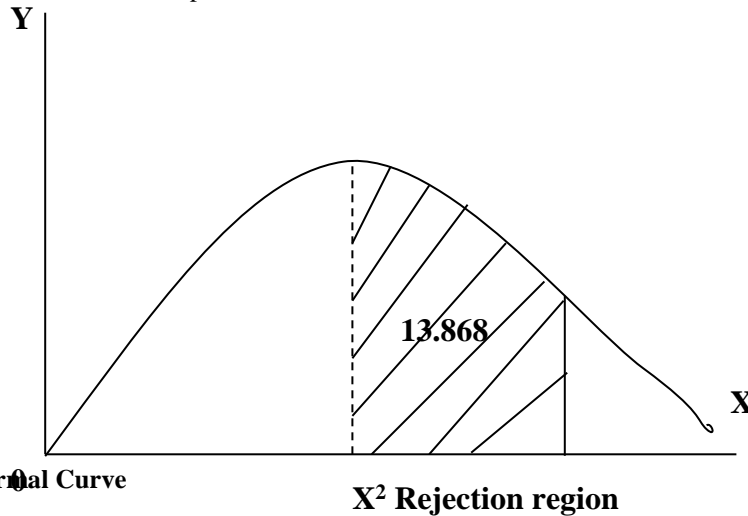


Figure 4.4: Standard Normal Curve

5.0 CONCLUSIONS AND RECOMMENDATIONS

With Guaranty Trust Bank Plc serving as the case study, the majority of the paper was devoted to an analysis of the survey's findings on the effect of motivation and training on workers in the banking industry. The analysis made use of a straightforward percentage and a chi-square test to determine whether or not the data processing was valid. In light of the previous two chapters, it should come as no surprise that financial institutions place a significant emphasis on the ongoing education and inspiration of their workforce. The following is a synopsis of the findings obtained from this research paper:

1. Research has shown that when employees are actively involved in the management activities of an organization, their overall performance in the company improves.
2. The testing of the second hypothesis revealed that infers that the training and motivation of workers enhances the productivity and performance of those workers while they are on the job. Workers stand to gain a significant amount of knowledge and expertise from participating in any training or development programs that are offered. They become more polished and efficient performers as a result of this, which prepares them for higher levels of responsibility. While the bank reaps the benefits of their high level of service, there is room for improvement in terms of efficiency and productivity within the banking system. Most significantly, it boosts the amount of profit that the bank makes. It contributes to the prevention and detection of frauds, and it also results in a low rate of employee turnover.
3. One of the most significant findings of this research, which contradicts a commonly held belief, is that there is no correlation between the level of commitment of workers and their understanding of the goals of their organization. The implication of this is that the workers' awareness and comprehension of the organizational goals is not a factor in the process of motivating them to work.
4. Another finding that emerged from the course of the research was that an employee's level of happiness on the job is directly correlated to their level of productivity. Because of this, a contented worker will invariably exhibit improved performance. A significant portion of the workforce participates in ongoing professional development or training programs.
5. Training and development programmes relates to their present job. About 62% of the employees were given free hands to practice what they have learnt at training centres. Again, bank does not encourage the personal educational advancement of its employees in any way. It is necessary for all categories of staff to participate in training and development. Finally, a promotion is not automatically assured upon completion of a training and development program. The position of the bank's profits is comparable to the massive investment in the staff's continued education and development.

In a field as cutthroat as banking, where competition is fierce, things like employee motivation and training are of the utmost importance, and Guaranty Trust Bank is no exception. Because an increase in profit level, as well as the effective and efficient utilization of manpower resources that are available to the industry, can be achieved through motivation and staff training, these activities should continue to remain the primary objectives and goals of the organization. There are many useful concepts, pieces of information, and abilities that the training managers and the organization can impart upon the participants, regardless of the nature of the course or the motivations for enrolling in the training programs.

It is abundantly clear that the training and development programs offered by the bank are extremely beneficial to both the staff and this organization as a whole. As a direct consequence of this, it is imperative that the bank allocate more resources to the area of human training and development programs that it oversees. The last thing that the company needs to do is make sure that no training or development takes place without a prior definition of what should be achieved after training or development programs in terms of the changes that should take place in terms of approved knowledge, skills, and behaviors.

Although training and development at Guaranty Trust Bank have grown significantly, they still lag behind the industry's rapid growth in terms of both number and instruments. On the basis of the information gathered and examined in chapter four and the results of this study, I hereby make the following suggestions:

1. To step up training and development programs for staff, focusing in particular on technical abilities in asset/liability management, credit appraisals, and risk management administration in order to uphold its brand promise of being big, strong, and dependable
2. The bank also has good management of its human resources, but it needs to revamp it to include better personnel planning, career and succession planning, and personnel counseling.
3. Give the trainees more unoccupied hands so they can put what they have learned in the training centers into practice. Also, bank should make an effort to support staff members' continued education. The bank should provide better motivational incentives to its employees because doing so would improve their performance and lessen employee resentment.
4. Employees who have earned additional academic credentials should be recognized and given awards. The knowledge and exposure provided to postgraduate students, whose method of study necessitates some type of research activity, will in some manner have an impact on the effectiveness and productivity of the staff, regardless of the points of view or arguments. The minority who are willing to pay for such further studies will be deterred if this is not acknowledged and rewarded, depriving the bank of this wealth of knowledge and exposure.
5. Job rotation is a good way to grow a workforce, but it needs to be properly managed. Job rotation should take place within the framework of a clear career plan for each employee. If this is not the case, "Jacks-of-all-trades and masters-of-none" will be produced. Unplanned job switching could lead to instability and interfere with productivity and efficiency.

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