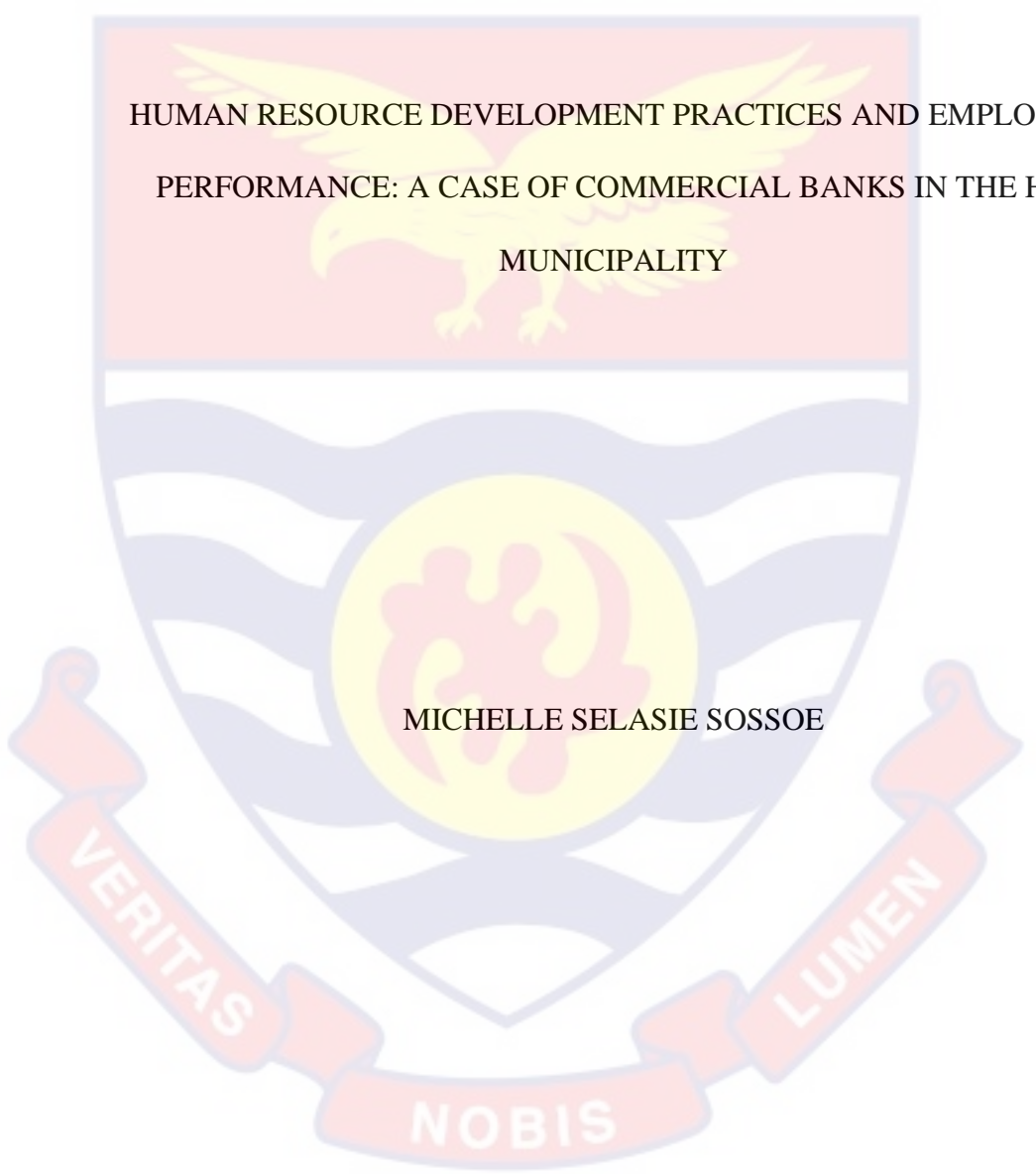


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HUMAN RESOURCE DEVELOPMENT PRACTICES AND EMPLOYEE  
PERFORMANCE: A CASE OF COMMERCIAL BANKS IN THE HO  
MUNICIPALITY

MICHELLE SELASIE SOSSOE

2024

UNIVERSITY OF CAPE COAST

HUMAN RESOURCE DEVELOPMENT PRACTICES AND EMPLOYEE  
PERFORMANCE: A CASE OF COMMERCIAL BANKS IN THE HO  
MUNICIPALITY

BY  
MICHELLE SELASIE SOSSOE

Dissertation submitted to the Department of Human Resource Management of the School of Business, College of Humanities and Legal Studies, University of Cape Coast in partial fulfilment of the requirements for the award of Master of Business Administration degree in Human Resource Management

FEBRUARY 2024

## DECLARATION

### Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature..... Date.....

Name: Michelle Selasie Sossoe

### Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision laid down by the University of Cape Coast.

Supervisor's Signature..... Date.....

Name: Prof. (Mrs.) Rebecca Dei Mensah

## ABSTRACT

The study examined the influence of human resource development practices on the performance of commercial bank staff in the Ho Municipality. Other specific objectives included an assessment of the various HRD practices employed by commercial banks in the municipality. The study adopted the quantitative approach, explanatory research design coupled with the post-positivist research paradigm to address the objectives. A structured questionnaire was used to gather data from 142 bank staff drawn from a total population of 220 commercial bank staff in Ho municipality using Yaro Yamane's (1967) sample size determination Table. The gathered data was then processed using the IBM SPSS Statistics (version 26). Both descriptive (mean and standard deviation) and inferential statistics (linear regression) were used to address issues in the study. The study found career development, training and performance appraisal as the most prevalent and important HRD practices employed by commercial banks in the Ho municipality. The level of staff performance was found to be very high across the surveyed commercial banks in the Ho municipality. The study further found a moderate and statistically significant positive influence of HRD practice on the performance of commercial bank staff in the Ho municipality. The study concludes that HRD practices had a significant influence on staff performance. The study recommended that the management of the respective commercial banks should pay immense attention to HRD practices to ensure constant improvement in staff performance at the respective commercial bank.

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## DEDICATION

To my lovely and supportive father Mr. Michael Sossoe



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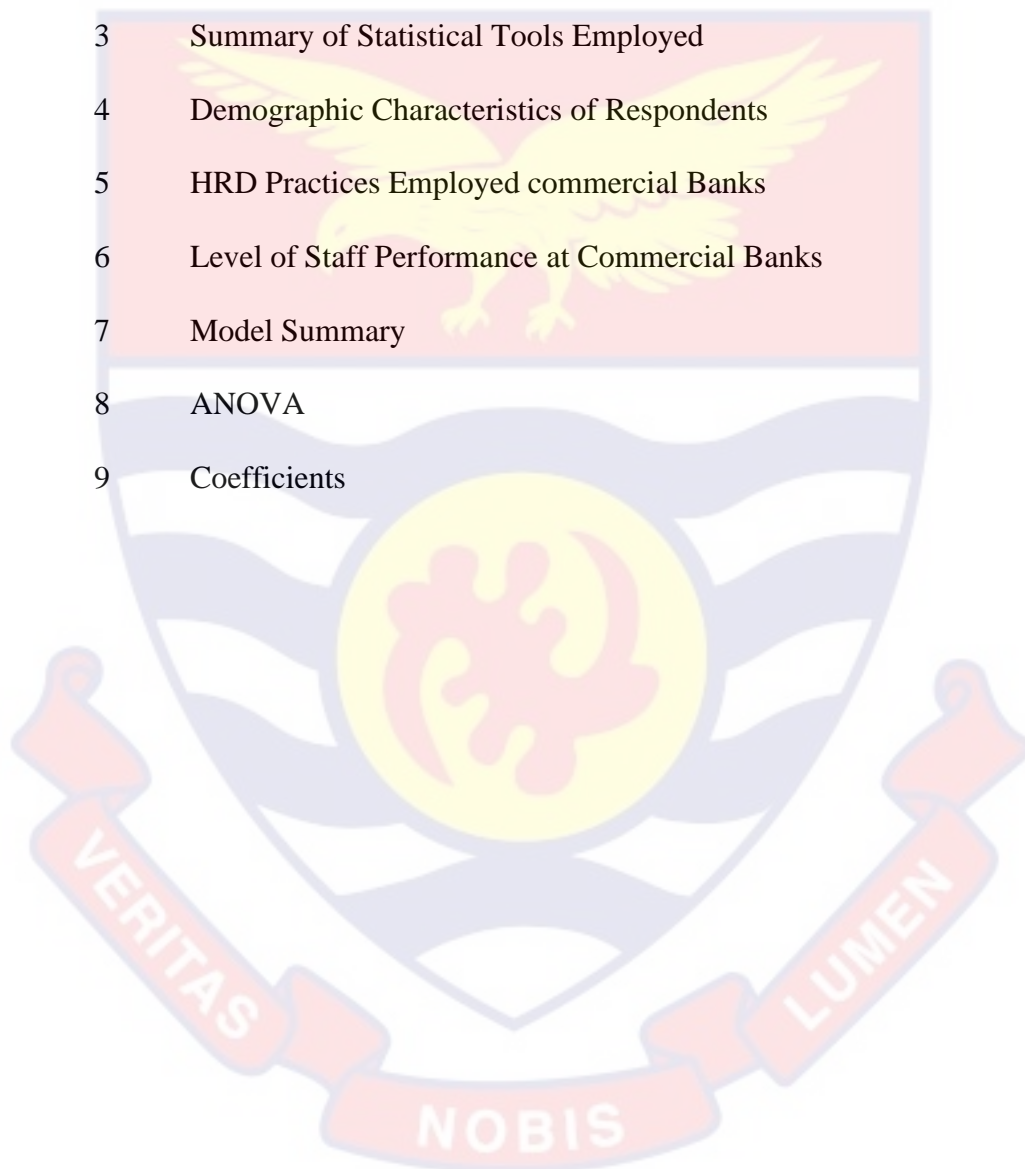
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## CHAPTER ONE

### INTRODUCTION

Organisations have long recognised human resources as the most strategic resources (Asumpta, 2019). It thus suggests that no organisation can thrive without harnessing the potential of employees. This is especially pronounced among service-oriented organisation. Organisational managers are confronted with the challenge of developing sustainable human resource strategies that are capable of optimizing business performance (Imran et al, 2014). To exploit the potential of employees, organisations rely on HRD practices such as training, development, and performance appraisal.

#### **Background to the Study**

The success of an organisation is a function of several processes, policies, procedures, and resources usually combined systematically to produce goods and services of value to consumers (Otoo & Mishra, 2018). The resources are in themselves scarce and from the standpoint of the relative concept of scarcity; it becomes critical that the quality of these resources be taken into consideration to enhance organisation performance (Nuredin, 2016). The quality of labour as a factor of production can be enhanced through a careful selection, adoption, and use of human resources available to the organisation through effective and efficient HRD practices to enhance employee performance (Opoku-Danso & Asiedu, 2022). According to Nadler (1989 p.26) who coined the term “Human Resources Development defined as an organised learning experience in a definite period to increase to improve job performance and growth of an employee”

HRD practice is a multi-dimensional concept (Mugizi, 2019), but for this study, the researcher draws on employee training, development, and employee promotion and performance appraisal. Employee training is concerned with improving the skills necessary for the achievement of organisational goals through both on-the-job training and off-the-job training (Elnaga & Imran, 2013). Staff development encompasses the whole complex process by which employees as individuals learn, grow, improve their abilities to perform a wide range of roles within and outside the organisation, and acquire socially desirable attitudes and values to assume a future assignment (Asumpta, 2019).

An upward shift in the organisational hierarchy by an employee to a position of greater responsibility connotes employee promotion (Naveed, Ahmad & Bushra, 2011). The movement of an employee upward in the hierarchy of the organisation, typically leads to enhancement of responsibility and rank and an improved compensation package, (Malik et al., 2012). Performance appraisal is an opportunity to take an overall view of work content, loads, and volume, to look back at what has been achieved during the reporting period, and to agree on objectives for the next period (Wonnia & Yawson, 2015).

HRD practices are programs designed and implemented to improve employee capabilities and equip them to perform effectively and meet the performance expectations of their organisation. Employee performance entails how an employee successfully carries out their functions and objectives in line with organisational targets (Tizikara & Mugizi, 2017). Employees primarily use their knowledge, abilities, and skills to transform inputs into outputs. Thus, the quality

of output (i.e., performance) of staff is directly related to organisational effectiveness and competitiveness (Upadhaya et al., 2014). The theory of perceived organisational support holds that for organisation to assess the benefits of increased employee work performance the socio-emotional needs of the employees should be looked at. This call for investment in human resources (i.e., employees) through the provision of needed skill pieces of training, performance management, career advancement opportunities are the important prerequisite that fuels the attainment of organisational objectives (Nafukho et al., 2004).

Relatedly, HRD practices in the form of systematic and planned activities designed by an organisation to accord members with the necessary skills to meet current and future job demands and create good customer relations (Ashmond et al., 2022). The concept of HRD is present in several disciplines consisting of vast degrees of information and practices (Byremo, 2015; Antwi et al., 2016). The success of adopting a capability-driven approach to HRD as well as the formulation of appropriate forms of management and business strategy becomes very imperative for HRD managers as the perceived organisational support theory indicates (Obeng, 2021).

Many scholars have contended that “employee performance” is a multifaceted term in that there is no standard definition of performance in extant literature. The concept “performance” connotes the level of achieving objectives of an organisation rather than an individual’s performance (Samsonowa, 2012). The present study operationalizes employees’ performance as the quantity and quality of service rendered, timeliness of output, creativity, innovation, flexibility,

presence/attendance on the job, efficiency, and effectiveness with which assigned works are executed Truelove et al (2016). Performance management as a function of HRD is an essential element for enhancing employee performance and organisational effectiveness in the contemporary world of work (Antwi et al., 2016).

According to Kehoe and Wright (2013), HRD practices offer the fundamental avenue for employees to acquire competencies that in turn significantly improve organisational functioning. Obeng (2021) also claimed that HRD practices are used by organisations as an important strategic mechanism to stimulate positive behaviour in individuals and influence their knowledge, skills, and attitudes, which can increase productivity and performance. Similarly, Otoo and Mishra (2018) posit that organisations that can design and implement HRD practices enable employees to work effectively and attain performance expectations through improved employee competencies. Opoku-Danso and Asiedu (2022) contended that HRD practices improve employee competence and enhance organisational effectiveness.

Acknowledging the relevance of HRD practices on employee performance outcomes, both public and private commercial banks in Ghana have implemented many HRD practices such as the automation of HR practices, learning and information management system performance, development planning, and evaluation process geared towards monitoring performance progress of their employee (Opiyo-Onongo, 2014). Yet, issues such as employee turnover and employee development are questions that have raised curiosity about whether the

instituted HRD practices are not yielding the desired employee performance expectation (Asumpta, 2019).

Extant literature alludes that proper implementation of HRD practices contributes to building responsible, skilled, and knowledgeable human resources who are more poised to perform to the expectation of the organisation (Al Karim, 2019; Nuredin, 2016). When employees are provided with the appropriate on and off-the-job training, their skills are improved and this translates into excellent in their respective assigned roles (Obeng, 2021). According to Rumman et al (2020) employee development adds to the enhancement of an employee's capabilities enabling them to meet their current job needs and as well prepare them for future needs.

In addition, employee appraisal provides feedback guidance in the context of an effective and more complete system of performance management, which fosters employee motivation and contributes to increased job performance (Selvarasu & Sastry, 2014). Similarly, when employees are promoted, they feel they are effective contributors to the organisation and become more satisfied with their jobs increasing their job performance. Al Karim (2019) posited that continuous improvement in HRD practices could lead to a healthy working environment that reduces absenteeism and quitting intentions among employees while enhancing employee satisfaction, commitment, and performance levels (Asumpta, 2019).

Empirically, extensive extant literature has established a statistically significant positive influence of HRD practices on employee performance globally



(Otoo et al., 2019; Rumman, et al., 2020; Arinaitwe, et al., 2021). Other researchers (Arinaitwe et al., 2021; Kareem, 2019) found HRD practices as insignificant explainer of employee performance. Arinaitwe et al (2021) also gathered evidence from tertiary institutions in South Western Uganda and established that HRD practices were not a sufficient and holistic predictor of employee performance. The aforementioned scholarships on HRD practices and employee performance are inconsistent and demand further investigations, particularly among commercial banks in the Ho Municipality. It is therefore against these backgrounds of unexplored gaps and inconsistent findings on this theme that this present study is carried out to examine the influence of HRD practices and the performance of commercial bank staff in the Ho Municipality.

### **Statement of the Problem**

Many organisations have witnessed the loss of talent due to ineffective and poor implementation of human resource development (HRD) practices. (Obeng, 2021). Staff training, development, and performance appraisal are usually established rituals widely inculcated into the operational practices of commercial banks in Ghana in their bid to improve performance, customer satisfaction, recognition, and profitability. However, the complexity of dealing with people, and the implementation of some of these HRD practices are never realized (Rumman, et al., 2020). Attaining desired employee performance is predicated on well-thought-out HRD practices (Obeng, 2021).

Many banks in Ghana including those in the Ho municipality have recounted low performance, wind-ups, and employee attrition making the

researcher ponders over whether banks in Ho municipality just relied on assumptions about the effectiveness of these HRD practices such as training, development, performance appraisal without a thorough assessment of their impacts on employee performance or what (Asumpta, 2019). Anecdotal evidence abounds to show that workers in the Ghanaian banking industry are working in deleterious work environments and continue to complain about their satisfaction (Arinaitwe, et al., 2021). Along with these difficulties, there is a lack of awareness of human resource development practices, and work-related stress emanating from an uneven balance between work and family demands. The changing nature of work has made it equally important to effectively institute HRD practice in the banking sector.

Globally, some research (Mutua, Karanja & Namusonge, 2012; Opiyo-Onongo, 2014; Byremo, 2015; Nuredin, 2016; Antwi et al., 2016; Gile et al., 2018; Otoo & Mishra, 2018; Otoo et al., 2019; Rumman, et al., 2020; Arinaitwe, et al., 2021; Obeng, 2021; Ashmond, et al., 2022) have investigated the influence of HRD practices on performance of employees across both public and private organisations. However, given the multi-dimensional nature of the HRD practices across organisations, the aforementioned revelations of prior researchers cannot be relied upon for generalisation in the case of commercial banks in the Ho Municipality.

In Ghana, studies on human resource development practices and employee performance hugely concentrated on the tertiary institution (Obeng, 2021; Ashmond et al., 2022); Small and Medium Size Enterprises (Otoo & Mishra, 2018);

Larbi (2021) considered second-cycle institutions; Otoo et al (2019) pharmaceutical industry; Konadu, Asante and Ansah (2018) savings and loans companies, among others. A recent study by Asumpta (2020) only looked at the HRM practices of public commercial banks instead, neglecting the influence of HRD practice on employee performance. A perusal of the literature reveals that none of the previously mentioned empirical evidence assessed how HRD practices influence employee performance in the commercial banking industry. It is this curiosity that inspires the study.

Besides, some studies found HRD practices an insignificant predictor of employee performance (Arinaitwe et al., 2021; Kareem, 2019; Otoo & Mishra, 2018). Other studies (Nuredin, 2016; Gile et al., 2018; Otoo et al., 2019; Rumman, et al., 2020) however found HRD practices as a significant predictor of employee performance. These findings are contradictory and raise the question of which claim should be accepted in the case of commercial banks in the Ho Municipality. Conducting a similar study could unfold the true state of affairs regarding this theme. Due to the encompassing nature of HRD practices and disparities in organisational manpower development strategies. Ashmond et al (2022) and Opiyo-Onongo (2014) recommended a further assessment of the influence of HRD practices on employee performance of service-oriented organisations. It is against these backgrounds of unexplored gaps and inconsistent findings that this present study is conducted to assess the influence of HRD practices on the performance of commercial bank staff in the Ho Municipality.

### **Purpose of the Study**

The study examined the influence of human resource development practices on the employee performance of commercial banks in the Ho Municipality.

### **Research Objectives**

To achieve the overall purpose of the study, the following specific research objectives will be pursued. Specifically, the study sought to:

1. Assess the human resource development practices employed by commercial banks in the Ho municipality;
2. Assess the level of staff performance at commercial banks in the Ho municipality;
3. Examine the influence of human resource development practices on the performance of commercial bank staff in the Ho municipality.

### **Research Questions**

To achieve the specific research objectives, answers were found for the following specific research questions.

1. What are the human resource development practices employed by commercial banks in the Ho municipality?
2. What is the level of staff performance at commercial banks in the Ho municipality?
3. What is the influence of human resource development practices on the performance of commercial bank staff in the Ho municipality?

## Hypothesis

The ensuing hypothesis would be stated to test the third objective of the study.

H0: Human resource development practices significantly do not influence the performance of commercial bank staff in the Ho municipality

H1: Human resource development practices significantly influence the performance of commercial bank staff in the Ho municipality

## Significances of the Study

The study would be relevant to several streams of stakeholders and organisations. First, the findings of the study are important for the human resource function of the commercial bank as they can help support human resource development policy formulations and implementation. The findings of the study would help address HRD practices gaps and try to answer the question of why some people do not meet their role expectations despite the effort by the organization to develop its human resource. Similarly, the study findings will be beneficial to other organisations in understanding their employees' development needs and planning their resources to handle such needs both in their current and future roles. Finally, scholars, consultants, academicians, and other interested parties whose main aim may be to develop a curriculum to support organisations in developing their resources. The study contributes to the portfolio of knowledge to scholars, students, and professionals who constantly seek to improve and strengthen the theory and practice of HRD practices and organisation performance.

### **Delimitation of the Study**

The study seeks to examine the influence of human resource development practices on the performance of commercial bank staff in the Ho Municipality. The study will be conducted in Ho Municipality the regional capital of the Volta Region. Out of the numerous HRD practices, the study employed only training, development, promotion, and performance appraisal.

### **Limitation of the Study**

The researcher encountered some challenges in the process of conducting the study. The study concentrated on selected components of HRD practices (Becker, 1962) which was inconclusive in capturing what the study sought to unpack. Further research should therefore be conducted to establish whether there exists a relationship between other between the respective components of HRD practices and employees' organisational commitment. Geographically, the study was conducted across banks in the Ho municipality. As a result, the generalisation of the study findings across other jurisdictions was restricted due to disparities in work environment factors. Finally, future researchers should consider a mixed method to examine the nexus between HRD practices and employee performance to provide a clearer understanding of the issues on the ground, as the researchers through qualitative studies uncover the explicit views of respondents on the research problem.

### **Organisation of the Study**

The study will be organised into five main chapters. The first Chapter provides an account of the background to the study, the statement of the problem,

the purpose of the study, research questions, significance of the study, delimitation of the study, and limitations in carrying out the research. The second Chapter reviews related literature that is relevant to the study. It covers the theoretical framework and conceptual review, an empirical review of works carried out by prior researchers as well as a conceptual framework to offer a pictorial explanation of the relationship that exists between emotional intelligence. The third Chapter focuses on the research design, population, sampling procedure, data collection instruments, data collection procedure, and data processing analysis. The fourth Chapter contains a presentation and analysis/results and a discussion of the study findings. The fifth chapter offered a summary, conclusion, and recommendations. The Chapter further elaborates on the directional path that future researchers should consider based on the limitations of the study.

### **Chapter Summary**

The chapter began with a background to the study, where the researcher showed the relevance of the study by elaborating on the theoretical underpinnings of the study as well as empirical revelation and claims put forth by prior researchers. The chapter continued with the statement of the problem, where the problem was logically elaborated with identified gaps in the existing literature. Subsequently, the purpose of the study was articulated, and three objectives were set to give the study direction. Based on the stated research objectives, research questions were enunciated. The significance of the study was later elaborated, followed by delimitations of the study, and organisation of the respective chapters of the study

## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter reviewed relevant literature on HRD practices and employee performance. The review began with theoretical underpinnings which covered the Human Capital theory (Becker, 1962), and the Theory of Perceived Organisational Support (Eisenberger et al., 1986). Some of the concepts discussed in the chapter are; the concept of human resource development and HRD practices concept of employee performance. The chapter also presents a conceptual framework to analyse the influence of HRD practices and employee performance. Relevant and related empirical studies were reviewed to understand the current indicators considered for the study and to enable the researcher to identify relevant gaps and appropriate methodological approaches to adopt. The chapter concluded with a summary of what the entire chapter entailed.

#### Theoretical Review

There are several theories advanced to explain the nexus between the concept of HRD practices and employee performance. However, the researcher upon reviewing a handful of theories settled on the Human Capital theory (Becker, 1962), and the Theory of Perceived Organisational Support (Eisenberger et al., 1986). From the researcher's perspective, these theories are reviewed thoroughly and connected to the chosen variables and the context of the study. The ensuing section elaborates on each of the theories employed.



### **Human Capital Theory- Becker (1962)**

The human capital theory is the foremost among the theories advanced to explain the concept of human resource development. Becker propounded the Human capital theory in the year 1962. The Human capital theory was later projected and popularized by (Nafukho et al., 2004). The theory emphasizes education or training to give employees valuable knowledge and skills (Strober, 1990). This subsequently leads to an increase in their performance and invariably organisational profitability levels. Human capital is largely in line with “physical means of production” such as machines, technologies, and factories. As such, organisations can invest in their human capital through training, education, and health assistance with the expectation of a better rate of return. Simply stated, human capital is seen as a means of production where extra output contributes to any additional expenditure.

Becker and Woessmann (2009) further stated that investing in human capital is a key step to increasing resources in people. Galor (2011) describes human capital as “the knowledge, abilities, and capabilities of people who have an organization’s economic value”. Human capital also consists of individuals, according to Weinberger (1998), who have the expertise, experience, and knowledge needed and thus have economic value for organisations. Such talents, competence, and knowledge reflect resources as they increase competitiveness (Munjuri et al., 2015); a primary priority for HRD practice. Carmeli (2004), claimed that an organization's competitive advantage is through its citizens (i.e., investment in human capital). Many human capital investments

can be made, but on-the-job training shows the influence of human capital on earnings, employment, and other economic values (Garavan, 2007).

In addition, Jacobs and Washington (2003) cite education, productive wage rises, and other information as ways of investment in human capital. These investments aim at improving the quality of their employees' performance levels. For this study, the theory emphasizes continuous investment in the human capital of the commercial bank staff in the Ho Municipality. This is because, the theory views human capital (i.e., employees) as the most important asset in the organisation; thus, requires constant investment through education and training. Bassi and MCMurrer (2006), supported Becker's ideology by explaining that, this theory is relevant in understanding the need to invest in human capital, both from individual and organisational dimensions. Thus, a commercial bank can achieve its aim of improving the performance levels of staff by incorporating human capital investment in its HRD practices.

### **Theory of Perceived Organisational Support –Eisenberger et al (1986)**

The theory of perceived organisational support was proposed by Eisenberger et al (1986) in their quest to explain the reciprocal relationship that exists between employee and their organisation. The theory of perceived organisational support postulates that employees develop global beliefs concerning the extent to which the organisation values their contribution and cares about their well-being. Employees perceive their organisation as supportive when they are rewarded beyond their contractual agreements (Boateng, 2014). The perceived organisational support theory holds that to meet socio-emotional needs and to

assess the benefits of increased work effort, employees form a general perception concerning the extent to which the organisation values their contributions and cares about their well-being (Giorgi et al., 2016). When employees feel that they are supported by the organisation, they reciprocate it with an increased level of job satisfaction, commitment, better performance, and high work efforts.

Therefore, the perceived organisational support theory was the basis for relating human resource development practices namely performance appraisal, training, development, and promotion with the performance of commercial bank staff. A sense of reciprocity is created when employees feel that they are supported by the organisation (Mugizi et al., 2015). Therefore, if the employer grants employees support in terms of good appraisal, training, promotion, pay, rank, job enrichment, and organisational policies, they will reciprocate with a positive attitude towards work (Mugizi et al., 2019). The theory of perceived organisational support proposes that supportive human resource development practices might enhance job performance. Therefore, theory perceived organisational support Theory was the basis for relating human resource development practices namely performance appraisal, development, training, and promotion with the performance of commercial bank staff in the Ho Municipality.

### **Conceptual Review**

This section of the study revised relevant literature on HRD practices and employee performance. Some of the concepts reviewed include the concept of human resource development and HRD practices. The researcher proceeded with a review of the concept of employee performance. This was followed by a review of

extant literature regarding the influence of HRD practices on employee job performance.

### **The Concept of Human Resource Development**

The creation of human resources is critical because it is an investment in one's employees that will eventually contribute to a stronger and more productive workforce (Sekhar et al., 2018). When a company grows its workers, its assets are improved and these employees are made more valuable. Developing human resources refers to an organization's attempt to enhance its workers' expertise, skills, abilities, and other talents (Dash et al., 2013). It is the integrated use of initiatives to increase the effectiveness of individuals, groups, and organisations through preparation, and organizational and career growth (Maden, 2015). HRD is a method of developing and/or unleashing human intelligence through organizational development (OD) and staff training and development (T&D) to improve results (Mittal et al., 2016). Human Resources Development (HRD) is a mechanism for human capital expansion within an organization to achieve performance enhancement through the development of both the organization and the person (Maden, 2015).

In addition, HRD is seen as a systematic approach that proactively addresses issues associated with developing the capabilities of employees, teams, and organisations to manage challenges and changes (Marchington et al., 2016). The human resource of every company are active; other resources remain inactive unless there is a knowledgeable human resource to make use of the resources available. Therefore, a crucial factor in organizational performance is professional and trained

human resources. The advent of HRD plays a vital role in improving people's entrepreneurial skills in this respect. Human Resource Development (HRD) is a mechanism by which people in a company improve their expertise, skills, knowledge, and attitudes (Maden, 2015). According to Marchington et al (2016), individuals only become human resources if they are willing to carry out organisational activities.

Therefore, HRD guarantees that the organisation has the qualified human capital to achieve its desired objectives and goals. Through an efficient arrangement of training and development programs, HRD imparts the requisite knowledge and skills. HRD is an important part of Human Resource Management (HRM), which focuses more on preparation and growth, job planning and advancement, and organisational development (Sekhar et al., 2018). To cope with changing circumstances, the company must comprehend the complexities of its human resources; achievable through HRD.

Human Resource Development (HRD) is the mechanism for helping people improve their personal and organisational skills, expertise, and abilities, according to Heathfield (2016). It is one of the most critical resources workers pursue as they evaluate an organisation's effectiveness. Organisations can retain, grow and inspire their workforce through continuous growth, according to Tizikara and Mugizi (2017). Human Resource Development (HRD) is therefore a deliberate and constructive approach applied by employers who aim to inspire workers to give the organisation its best through training and growth and to make full use of them

## Human Resource Development (HRD) Practices

HRD practices have been defined as systematic and planned activities outlined by organisations to enable employees to acquire prerequisite skills for coming across present and future job demands (Sekhar et al., 2018). According to Potnuru et al (2019), HRD is one of the sources through which organisations can improve the competencies of their employees. Although all human resource practices are important for the development of human resources, some of these practices are primarily directed towards employee development, such as employee training, development, performance appraisal, and promotion. According to Heathfield (2016), HRD practices refer to the various practices aimed at maintaining an environment conducive to total participation, quality leadership, and personal and organisational growth.

Armstrong (2017) posited that HRD practices are the various informal approaches adopted to manage people. These practices are relevant in managing and invariably developing the potential and performance levels of employees in any working environment. As such, previous studies have largely obtained HRD practices from different human resource functions (Maina & Waiganjo, 2017). Armstrong (2017), for instance, identified HRD practices to include teamwork, employee training, and human resources planning, Heathfield (2016) referred to HRD practices as the numerous practices aimed at preserving a climate conducive to full engagement, quality leadership, and development of individuals and organisations. HRD practices include compensation/incentives, appraisal of performance, and employment security instituted by organisations to ensure

effective operation.

Jeet and Sayeeduzzafar (2014), also relied on eleven major HRD practices: performance appraisal, personnel selection, grievance procedures, attitude assessment, incentive compensation, information sharing, employee training, labour management participation, job design, recruitment efforts, and promotion criteria. Qureshi, Akbar, Khan, Sheikh, and Hijazi (2010) categorized HRD activities in a similar vein into job description, selection method performance management system, preparation, career planning system, compensation system, and involvement of employees. Gwavuya (2011), also highlighted six broad HRD activities, including workforce preparation, recruiting and selection, pay systems, job design, employee training, and quality of growth. On the other hand, Obeng (2021) found work-family balance among the key HRD practices of organisations. Zabalza and Matey (2011), for instance, outlined key HRD practices including teamwork, performance-related pay, training, appraisal, sophisticated selection methods, and employment security.

Hussain and Rehman (2013) revealed major HRD practices to include team development, performance appraisal, person-organization fit, reward, employee empowerment, training and development, and internal communication system. Obeng (2021) conducted a study to classify the key HRD activities of Chinese leasing firms. Six primary HRD activities were empirically established in the study including role review, career growth, supervisor support, practical work knowledge, work-family balance, and compensation. Amin et al. (2014) described HRM activities such as performance evaluation, training, role

description, recruiting, compensation, career planning, and employee engagement. Simiyu (2015) found HRD practices in Kenya to comprise work-life balance, job security, and teamwork and communication practices.

Similarly, communication, supervisor feedback, teamwork, and monetary incentives have been found as some HRD practices across sectors in various economies including Ghana (Adzei & Atinga, 2012; Jack et al., 2013), Ethiopia (Asegid et al., 2014; Dagne et al., 2015), Mozambique (Honda & Vio, 2015) and South Africa (Bekker et al., 2015; Kruger & Bezuidenhout, 2015). Employee career growth, training, performance management, counselling, mentoring, employee recognition, succession planning, tuition assistance, and organisational development have been found to include HRD activities (Heathfield, 2016). On the other hand, Hassan (2016) revealed HRD practices to consist of career planning, training, compensation, and employee involvement and performance appraisal. Tizikara and Mugizi (2017) also conducted a study to identify HRM practices including employee training, performance appraisal, and job promotions.

The study concluded that these practices contribute to employee performance levels. Wambui et al (2017), concluded that work-family balance is key to ensuring a better balance between work and family or personal roles; thus, the key to promoting employee commitment and performance levels. Also, Uzoamaka and Innocent (2017) considered training as an aspect of HRD and asserted that one of the most significant factors in employee engagement and success is the ability to improve. It could be deduced from the various reviews (Abebrese-Ako et al., 2014; Honda & Vio, 2015; Kruger & Bezuidenhout, 2015;



Heathfield, 2016; Hassan, 2016; Tizikara & Mugizi, 2017). None of the studies was directly related to financial institutions. Also, studies relating to Ghana largely focused on health institutions other than financial institutions such as commercial banks in the Ho Municipality. However, the study adopted some of the HRD practices namely; training, development, performance appraisal from the numerous HRD practices reviewed.

### **Components of HRD Practices Adopted for the Study**

From the conceptual review it appeared that prior researchers have used several concepts to measure HRD practices. However, this study delimits itself to training, development, and performance appraisal as the key indicators of HRD practices based on the inferences drawn from the literature review. The adopted aforementioned HRD practices are the most frequently used concepts due to their encompassing nature in equipping and preparing employees for both immediate and future organisational task performance. The subsequent paragraph elaborates on the adopted HRD practices in detail.

#### ***Training***

Training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task (Ashmond et al., 2022). The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few. Employee training connotes the process intended to improve the mental and physical performance, and skills for a current job performance. Organisational training programmes are geared

towards equipping employees for immediate task performance (Obeng, 2021). Training is normally undertaken by the organisation for their employees with the main aim or with the objective of improvement of employees' behavior so that they become more useful in the organisation. Training is necessary to ensure an adequate supply of staff that are technically and socially competent and capable of career development into specialist departments or management positions (Waqanimaravu & Arasanmi, 2020).

According to Agrawal (2015), technological advances, intense competition and organizational change have led to the realization that organizational success relies on the abilities and skills of employees. Given this, there is a need for continuous training and development since it enables organisations to adapt to changes in the business environment. Arinaitwe and Barigye (2021) wrote that training encompasses methods used to give new or present employees the skills needed to perform their jobs. This means that training is concerned with the acquisition of knowledge, skills and competencies through teaching.

The Manpower Services Commission of the United Kingdom, which was set up by the 1973 Employment and Training Act defined training as a planned process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. According to them, the purpose of training in the work situation is to develop the abilities of the individual and to satisfy the current and future of the organisation. According to Obeng (2021), expressing an understanding of training emphasizes that training should be developed and operated within an organisation by

appreciating learning theories and approaches if the training is to be well-understood

There is therefore a continual need for the process of staff training to fulfil an important part of this process. Training should be viewed therefore as an integral part of the process of total quality management. Arinaitwe and Barigye (2021) observed that employer training could be broken into three main types: training to meet skills needs generated by the productive process, training to meet legislative requirements and professional or sector regulation such as health and safety, license to provide requirements and participation in government-supported training programs. Obeng (2021) suggested that training is designed at large to help the organisation accomplish its objectives. Hence, determining training needs is a diagnostic phase of setting training objectives

### *Development*

Development encompasses the whole complex process by which employees as individuals learn, grow, improve their abilities to perform a wide range of roles within and outside the organisation and acquire socially desirable attitudes and values (Rumman et al., 2020). Even though training and development have been used interchangeably by different authors, more recent studies have distinctly cleared the difference between the two and whereas training is closely related to up-skilling of staff to be able to accomplish tasks that are related to the job, development is seen to be a more wholesome approach and is normally associated with management whose view is to enable the employees to handle or perform professional management tasks. Otoo and Mishra (2018) observe that employee

development is a loose term. They further explain that, even between two employees holding similar jobs, it is difficult to say which of them is more developed than the other because the extent of employee development cannot be precisely assessed.

Employee development can be achieved through mentoring programs, talent management, job rotation, secondments, stretch assignments and career planning. Rumman et al (2020) stated that development is concerned with the entrenchment of an individual's portfolio of knowledge, skills and abilities (Competencies). According to Armstrong (2012), mentoring is a relatively informal process where an older and more experienced member of the organization counsel younger colleagues about the way the organization works. Generally, the mentoring practice is designed to open up the employee to the ways of doing things. It therefore enables the mentor to adopt the political, social and other cultures in the organisation that will support him in achieving his task and performing his role effectively.

In so doing, the mentee becomes motivated and this enhances his performance as he can relate and act in line with the organisation's culture and ways of doing things in line with the organisation's political, and social culture. In many organisations, mentoring is undertaken as on-the-job training and is aimed at helping employees achieve their potential in undertaking their tasks and duties. Antwi et al (2016) observed that mentoring is part and parcel of human resource development and is viewed as a part of the socialization of new entrants to an organisation. Armstrong et al (2016) defined talent management as the use of an

integrated set of activities to ensure that the organization attracts, retains, motivates and develops the talented people it needs now and in future.

Generally, the main aim of talent management is to secure for the company a specific set of talent that is deemed critical for the organisation's success both in the present day and in the future (Armstrong et al, 2016). This is also drawn from the understanding that talent is one of the main corporate resources that an organization has and which ensures success both in the present operations and in the future as the organization puts in place its strategic objectives. Talent management is aimed at improving the calibre, availability and flexible utilization of exceptionally capable (high potential) employees who can have a disproportionate impact on business performance (Obeng, 2021).

Achievement of effective succession planning has its roots in the kind of people an organization focuses on to take over critical roles when they fall vacant. Antwi, Opoku, Seth and Margaret (2016) observed that succession planning is the business of identifying particular individuals as possible succession for specific positions and suitable for particular individuals already in the organization. Talent audits help to identify those with the potential to occupy such critical roles. This can be achieved through performance management assessment as a basis of career planning and development ensuring that talented people have the sequence of experience enhanced with other practices such as coaching, mentoring, and learning programs that together equip them for carrying out more demanding roles in the future. Otoo and Mishra (2018) further explained that management succession planning is the process of assessing, and auditing the talent in the organization to

answer fundamental questions: such as whether there are enough potential successors available, whether they are good enough, and whether they have the right skills and competencies for the future.

As a result of this, successful implementation of succession planning has a direct relationship to effective talent management and requires a great deal of discipline, diligent process, commitment and support throughout the organization ranks. Studies on career development have recognized the importance of work experiences and that career motivation can be influenced by experiences gained through rotation (Antwi et al., 2016). It is generally agreed that job rotation plays an important role that can be viewed as an environmental strategy for employee career development. Job rotation is also important in that it enhances the process of employees' human capital accumulation which is believed to be a sum dependent on employees' working experience which can better be enhanced through rotation as opposed to job specialization. Antwi et al (2016) compared job rotation to an assignment policy and also showed that job rotation would be a better learning mechanism than specialization when there is little prior information about the relative profitability of different jobs.

For managers who perform a variety of roles, rotation would be very important in the context of developing managers as generalists who can understand and do jobs concerning a vast of issues in the concerned fields. Studies also show that work experiences were related to executives' career opportunities, learning, and changes in abilities, attitudes, and motivation (Otoo & Mishra, 2018). Employee development is becoming increasingly an important factor for

consideration in progressive companies. Obeng (2021) observed that many large companies are encouraging their staff to take sabbaticals or secondments to different companies or educational providers to facilitate further continuous development and return to the organisation. Swart contends that such secondments offer staff the opportunity to develop outside the organization and return with renewed insight and experience.

Arinaitwe et al (2021) stated that a continuous flow of secondments both out of and into government departments is known to exist for example in requests made through the Freedom of Information Act. Lucas confirms that KPMG and PWC are among some of the major organizations that are involved and hence a good source to commence research into the value of secondment arrangements. Otoo and Mishra (2018) offered a summary of key requirements for successful adult learning do organisations organising and implementing secondment take notice of the requirements? Participation in secondment, whether as individuals or secondees, home or host anticipates that adults learn new skills, new ways of working and new perspectives through work-based activity.

Rumman et al (2020) stated that secondees are rarely if ever coached in a professional manner or through a specifically designed process. An appreciation that some jobs are more developmental than others forms the basis because stretch assignments are used as a platform for employee development. Nuredin (2016) observed that more developmental Jobs include “stretch” assignments that put a manager in a new situation with unfamiliar responsibilities, especially high-responsibility and high-latitude jobs. Several researches suggest that negative

experiences or hardships tend to promote learning and trigger self-reflection (Tizikara, & Mugizi, 2017). They provide individuals with the desire to get results and in the process, they are developed in their problem-solving skills which will be beneficial to them and the organization in the long run.

### *Performance Appraisal*

Performance appraisal is a formal, organized way of measuring and assessing an employee's employment. The associated framework of a performance appraisal system is confusing due to the multiple metrics created by managers for analysing outcomes in various settings. Performance assessment is also seen to have a direct impact on employee job satisfaction and motivation (Selvarasu & Sastry, 2014). As a result, providing improved motivating strategies for high performance becomes a significant issue for human resource experts. In the modern day, every organization, whether public or private, requires a framework to evaluate the performance of its employees. Managerial knowledge, ability, standards, dedication, and assessments may all have an impact on an employee's performance (Ahmad & Bujang, 2013).

Taylor primarily used a performance appraisal system in the nineteenth century, and merit rating was established via the close system for legitimizing employee salaries and performance. The management uses an employee performance appraisal system to enhance human potential and therefore obtain the most advantage. Performance appraisal is a tool that may be used to successfully manage an employee's performance. According to research, the performance appraisal framework establishes a link between supplemental pay and remunerates



skilled workers, therefore increasing their inspiration and general dedication (Ahmad & Bujang, 2013).

The performance appraisal may be defined as the methodical description of a person's job-related strengths and shortcomings to decide on the individual (Ahmad & Bujang, 2013). As a result, an appraisal framework might be seen as being highly dependent on crucial metrics that are neither appropriate nor acceptable, particularly for the representative whose performance is being evaluated (Tizikara, & Mugizi, 2017). According to the literature, performance appraisals are behaviours and outcomes that are used to determine how and why an employee is currently doing on the job and how the person may perform more successfully in the future so that the employee, business, and society all benefit (Obeng, 2021). To increase production, any organisation requires skilled employees. It is a determined effort by the human resource division/section to appraise their employees' strengths and shortcomings; performance is linked to actions, and the process also includes judgment and appraisal (Shabir, Nawchoo & Wani, 2017).

The performance is not connected to the specific focal qualities, but rather to the relationship between the social and emotional. According to the current research, performance evaluation is critical for bringing professional allied conduct (Bayo-Moriones et al., 2020). Employees must believe that there is an examination system, improvements, awards, inspirations, and negative consequences and discontent in Performance management (PM). Employees who get good marks on their exams are often motivated to do well and take care of their performance

(Ashmond et al., 2022). Performance criteria define the specific components of the job and make it easier to add to the technique for assessing levels of effective or ineffective job performance (Tizikara & Mugizi, 2017). In general, it has been noticed in the organisation that the incorrect things are valued and the wrong approaches are used.

### **Employee Performance**

The effectiveness with which employees undertake specified actions that contribute to the achievement of corporate goals connotes employees' job performance (Diamantidis et al., 2019). Employee performance may be defined as the way to perform the job tasks according to the prescribed job description. Performance is the art of completing a task within the defined limitations (Lqbal et al., 2015). Aguinis (2009) explain that performance is not the consequence of behaviours, but rather the behaviours themselves. In other words, the performance consists of the behaviours that employees engage in which can be observed. Employee performance is therefore a function of individual ability, skill, and effort in a given situation (Zaim et al., 2021). Employee performance is measured against the performance standards set by the organization. Such appraisals are undertaken to focus on several attributes including productivity, efficiency, effectiveness, quality, and profitability measures (Lqbal et al., 2015).

Ainsworth et. al. (2009) describes employee performance as the outcome of being able to execute a task (ability) and having the enthusiasm to achieve the purpose (motivation). Mathematically, Performance (P) is represented as Ability (A) \* Motivation (M), hence,  $P = A * M$ . The combination of the willingness to

perform and the motivation behind the expected output results in the performance exhibited on any job or task. The motivation for the sake of this study may be intrinsic or extrinsic rewards that influence an employee towards effective performance and productivity. Employee performance is an important issue for all employers. However, satisfactory job performance does not happen automatically; therefore, it is more likely with a good performance and reward management system (Pangastuti et al., 2020).

Agarwal (2012) also emphasized that employee success is not just a matter of what workers do, nor is it only about what they achieve, but also how they accomplish it. Employee output is usually looked at in terms of actions and job results, according to Armstrong et al (2016). It has been largely recognized as an ongoing phase and has therefore been assessed with various metrics in many ways (Koopmans et. al., 2014). Employee output was assessed in conjunction with this study based on mission, contextual or counterproductive job behaviour. It implies that managers have to set the desired levels of performance for any period in question. This they can do by for example setting goals and standards against which individual performance can be measured.

Companies ensure that their employees are contributing to producing high-quality products and/or services through the process of employee performance management (Pangastuti et al., 2020). This management process encourages employees to get involved in planning for the company and therefore participate by having a role in the entire process thus creating motivation for high-performance levels. It is important to note that performance management includes activities that

ensure that organizational goals are being consistently met effectively and efficiently. Performance management can focus on the performance of the employees, a department, processes to build a product or service, etc.

Further, Kinicki and Kreitner (2007), document that employee performance is higher in happier, well-trained, and satisfied workers and the management finds it easy to motivate high performers to attain firm targets. An employee's performance is measured through the process known as performance appraisal. There are several different approaches for measuring performance, including ranking employees, rating their work behaviours, rating the extent to which employees have desirable traits believed to be necessary for job success like leadership, and directly measuring the results of work performance e.g., productivity (Lqbal et al., 2015).

The appraisal system must give employees specific information about their performance problems and ways in which they can improve their performance. An appraisal provides a clear understanding of the difference between current performance and expected performance, identifies the causes of the performance discrepancy and develops action plans to improve performance through induction (Zaim et al., 2021).

### **Human Resource Development (HRD) Practices and Employee Performance**

Performance requires that employees be capable of performing their tasks, have clearly defined job roles, know what is expected of them, have tools to do the job, have the knowledge and skills to perform, receive regular feedback on performance and understand and receive rewards for good performance (Ashmond

et al., 2022). For an employee to perform his or her role as expected by the employer, an employee, therefore, needs to have the right skills and know how to perform the tasks. The process of acquiring these skills and expertise may be obtained through HRD practice such as training, development, performance appraisal, and promotion among others. These practices of human resource management provide the basis for performance and are the elements of effective organisational performance (Obeng, 2021).

Human resource development is concerned with the provision of learning and development opportunities that support the achievement of business strategies and the improvement of organisational, team, and individual performance (Armstrong & Baron, 2002). According to Singh & Mohanty (2012). Organizations maintain a blurred position regarding investment in HRD practices. They generally accept HRD practices as an important means to improve employee productivity, which ultimately leads to organisational productivity and effectiveness, a present demand for all organisations. Zaini et al (2009) established that HRD practices such as training and development, teamwork, human resource planning, and performance appraisal have a positive and significant influence on business performance. Similarly, Reddy and Karim (2013) found training and information technology have a direct impact on employee performance and ultimately organisational performance.

Relatedly, Ballot et al (2006) gathered evidence on the impact of HRD practices on employee productivity and found that ‘high involvement’ practices such as autonomy, team collaboration, and training are related to reducing

employee turnover and increased performance. Huselid et al (1995) find that an increase in high-performance work practices decreases turnover. Further, Hequent (1993) clarifies the negative correlation between training and turnover in several companies. Bradley, Petrescu, and Simmons (2004) explain that creating ongoing learning as well as training in the workplace has a highly significant impact on job satisfaction and employee performance. The practice of increasing the learning capacity of individuals, groups, collectives, and organisations through the development and application of learning-based interventions to optimize human and organisational growth and effectiveness (Singh & Mohanty, 2012). The effects of HRD practice on employee performance have been extensively studied in the recent past with a positive relationship observed between HRD practices and employee performance (Rizov & Croucher, 2016).

However, one of the leading challenges in management has been the implementation of effective HRD strategies to enhance performance (Bhatti & Qureshi, 2007). Luthans et al (2010) emphasized a resource-based approach to HRD practices i.e., optimal use of human resources as a key to achieving competitive advantage since it is difficult for competitors to replicate; this resource-based approach has resulted in considerable attention being given to HRD and employee performance. Employee performance achieved through HRD practices, surfaces in the immediate improvements in the knowledge, skills, and abilities to carry out job-related work, and hence achieve more employee commitment towards the organisational goals (Singh & Mohanty, 2012).

## Empirical Review

This section of the study reviewed extant literature on HRD practices employees and performance. The review took into consideration the methodological approach, the analytical tools, and the software employed as well as the findings that emerged and the conclusion drawn from each study. The researcher carried out the empirical review to enable her to identify relevant gaps in the literature and as well inform the selection of an appropriate methodological approach that best suits the present study. Also, the empirical review enables the researcher to validate (confirm or disaffirm) the findings of the study concerning the available scholarships on the theme. The researcher orders the review from the most recent to the least recent in a sequential manner as it ensues.

Ashmond et al (2022) examined the influence of human resource development practices on employee performance at the University of Cape Coast. The study employed both qualitative and quantitative research designs and sampled 30 respondents from a homogenous staff population at the University of Cape Coast. The quantitative data gathered was analysed using SPSS version 26 while the qualitative data were transcribed and thematically analysed given cognizance of the study objectives. It was observed that formal classroom training is the most appropriate to offer staff the adequate knowledge employees need in their job performance. The study further established that training and development programs initiated at the individual level are effective and most appropriate as compared to training and development organised for staff at the group level. The study recommended that the University management should make an HRD practice

policy and encourage staff to embark on further studies to upgrade and add to the knowledge required to perform their work. Through the staff appraisal report forms filled and submitted by Heads of Department on behalf of their staff, the Directorate of Human Resources of the University of Cape Coast should tailor training and staff development programmes for individual staff.

Similarly, Obeng (2021) analysed the effect of human resource development practices on employee performance at Cape Coast Technical University. Specifically, the study assessed the various human resource development practices, and the challenges associated with employee performance were also addressed. To achieve the overall aim the study adopted the quantitative approach coupled with a descriptive design and structured questionnaire. Primary data were gathered from 113 respondents out of 121 administrative and teaching staff of the university.

In addressing the study objectives IBM-SPSS Statistics software version 26 was employed to process the data and subsequently analysed with descriptive (i.e., mean and standard deviation) and inferential (i.e., linear regression) tools. The study found work-family balance as the most important human resource development practice adopted at CCTU. In addition, human resource development practices were found to significantly, positively, and moderately affect employee performance at the university. It was recommended that the management of CCTU should pay immense attention to human resource development practices to ensure constant improvement in workers' performance at CCTU.

Relatedly, Arinaitwe and Barigye (2021) investigated the relationship



between human resource development practices and the job performance of academic staff at Mbarara University of Science and Technology. The human resource development practices for the job performance of academic staff were performance appraisal, training, and promotion. The study used the correlational research design on a sample of 150 respondents with data collected using a questionnaire survey. Data were analysed using quantitative methods. Descriptive results revealed that the performance of academic staff was high. The implementation of performance appraisal was fair (moderate). Regression results showed that training and promotion had a positive and significant influence on the job performance of academic staff.

Nevertheless, the influence of performance appraisal on the job performance of academic staff was not significant. Therefore, it was concluded that the implementation of performance appraisal was weak to have a significant influence on the performance of academic staff. The training was essential for the performance of academic staff in the university and promotion was a prerequisite for the performance of academic staff. Hence, it was recommended that the human resource director and administrators in the university should strengthen the implementation of performance appraisal, training should be prioritized to enhance the performance of academic staff in the university and promotion should be given significant priority to promote the performance of academic staff.

Rumman et al (2020) assessed the impact of HRD practices (employee training, employee empowerment, employee promotion) as independent variables on employee engagement and employee performance as dependent variables and

to notify those who are interested. A quantitative descriptive-analytical method was adopted for the study. Primary data were collected conveniently via a questionnaire from 213 employees of family restaurants. Usable responses were analyzed using IBM SPSS and AMOS on the strength of structural equation modeling (SEM). The current data identified employee training, employee empowerment, and employee promotion as key predictors of both employee engagement and employee performance. Employee empowerment has the highest impact on employee engagement, followed by employee promotion, while employee training has the highest effect on employee performance. Furthermore, employee engagement is positively related to employee performance.

Correspondently, Otoo and Mishra (2018), purposely examined how HRD practices impact the performance of workers in SMEs. The study gathered primary data through a questionnaire from 500 employees. Using the structural equation modelling approach, HRD practices were found to significantly improve employee performance among SMEs. Pohan et al (2018), adopting the quantitative approach, examined how service quality, employee performance, and area development are statistically influenced by the development of human resources and institutional arrangements in North Sumatra. Their results indicate that the variables of human resource development and institutional arrangements affect service quality, area development, and the performance of workers within the study area.

Wambui and Kihara (2018), investigated how human resource information systems applications affect employee performance in Kenya's Energy

sector. The study was limited in scope as it relied on data from employees at Kenya Electricity Generating Company. Regardless, the study adopted the descriptive research design to describe key issues under study. Data was obtained through structured questionnaires from the respondents. Data analysis was also carried out using analytical tools notably mean and linear regression. The study found applications of human resource information systems or practices to significantly affect the performance of staff at the company.

Tizikara and Mugizi's (2017), the study focused on how employee job satisfaction is significantly affected by HRD practices in a Ugandan Public University. The obtained primary data using self-administered questionnaires from 814 academic staff, support staff, and administrative staff. Using the multiple regression approach, the study found practices notably promotions, performance appraisal, and training as essential requirements for improving job satisfaction and invariably performance levels of employees in the public university in Uganda. Other scholars (Khan, Abbasi, Waseem, Ayaz & Ijaz, 2016; Ramadhani, 2017) obtained similar findings.

Amin et al. (2014), similarly examined how HRM practices impact the performance of employees in a public university. The study's target population consisted of both support staff and academicians at the public university. The study relied on a cross-sectional research design and obtained data from 300 employees through a survey questionnaire comprising 46 items. Using the linear regression analytical tool. The study found HRM practices to positively impact employee performance at the public university in Malaysia. Hassan (2016) also examined the

effect of HRM activities on employee performance in the textile industry in Pakistan. Questionnaires containing 34 question items were used to obtain primary data from 68 randomly sampled employees. Using the Pearson correlation and linear regression analytical tools, the study found HRM practices to significantly improve employee performance in the textile industry.

### **Lessons Learnt from the Empirical Review**

From the empirical revision, it came to light that, prior researchers in their quest to explain the HRD practices and employee performance nexus have employed numerous theoretical framings based on their philosophical orientations and the key axioms of these theories concerning their study objective. This insight enabled the researcher to align the study variables with the appropriate theories that best explain the objective of the study. Again, the researcher learned that employees adapt to their new tasks quickly and easily hence reducing trepidation and anxiety about their mandate and the environment when appropriate HRD practices are designed for them.

The researcher also learned that HRD practices and employee performance has been investigated largely by various scholars (Hussain & Rehman, 2013; Wambui & Kihara, 2018). However, studies specifically related to commercial banks or financial institutions within the Ghanaian setting largely ~~are~~ scanty. More precisely, none of the previous studies has directly focused on the staff of commercial banks in the Ho Municipality. It was, therefore, relevant to examine whether HRD practices significantly promote staff performance across commercial

banks in the Ho Municipality as findings would inform policies and invariably contribute to the extant literature

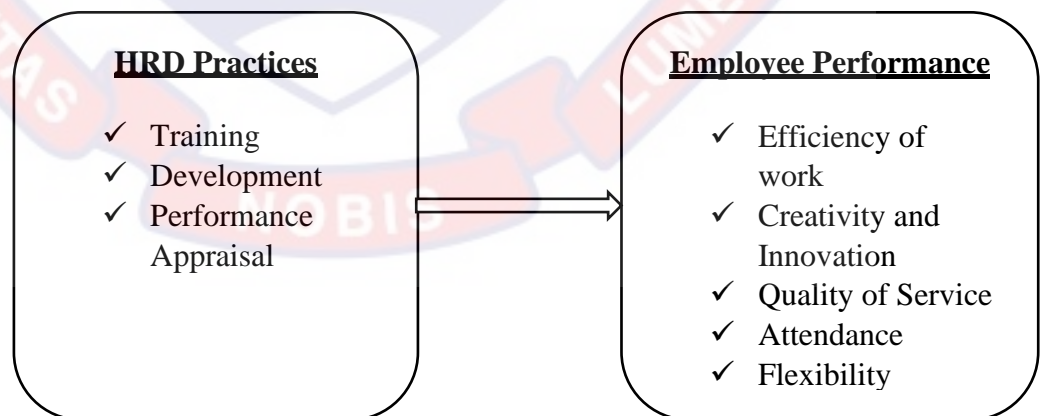
Methodologically, prior researchers have employed both qualitative and quantitative to investigate HRD practices and employee performance phenomena with varied statistical tools. The decision to approach the study quantitatively was premised on the works of prior researchers. The forgoing lessons provide the theoretical stands for conducting the present study as an effort to examine the influence of HRD practices on the performance of commercial bank staff in the Ho Municipality.

### Conceptual Framework

Based on the review and objectives of this study, Figure 1 illustrates the proposed conceptual framework of the study. The framework provides a pictorial view of the study and offers an understanding of the nexus that exists between the independent variable (HRD practices) and the dependent variable (employee performance).

#### INDEPENDENT

#### DEPENDENT



*Figure 1: Conceptual Framework depicting the nexus between HRD practices and Employee Performance*

Source: Author's Construct (2023)

Human resource development (HRD) practices in Figure 1 were measured with the following indicators: training, development and performance appraisal (Kruger & Bezuidenhout, 2015). Employee performance on the other hand was also measured based on the following indicators: efficiency of work creativity and quality of service innovation, attendance, and flexibility among others (Armstrong, 2017). From Figure 1, HRD practices were found to significantly influence employee performance (Otoo & Mishra, 2018; Tizikara & Mugizi, 2016; Bingilar & Etale, 2014). As such, a unit change in the HRD practices could directly or indirectly affect the performance of bank staff across the commercial bank in the Ho Municipality.

**Chapter Summary**

Most of the available literature alludes that HRD practices influence the level of the job performance of an employee. The chapter discussed the theoretical underpinning of the study and as well carried out an empirical review of related studies. The conceptual review covered the concept of HRD, HRD practices, employee performance literature on HRD practices, and employee performance. This was done to enable the researcher to identify relevant gaps in the extant literature and enable the researcher to select an appropriate methodology that is suitable for the study. The empirical review was carried out to enable the researcher to validate the finding that will emerge from the present study. Finally, the

researcher developed a conceptual framework based on the inferences from the literature review and the relationship of the study variables to offer a pictorial explanation of the relationship that exists between the HRD practices and the performance of commercial bank staff in the Ho Municipality.



## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

Inferences from the literature review section particularly the empirical review informed the selection of an appropriate methodology that fit the study. This section deals with the methodological approach to the primary data collection, analysis, and presentation. Research methodology is the general approach the researcher takes in carrying out the research project (Williams, 2007). It describes and analysis methods, throws more light on their limitations and resources, and clarifies their pre-suppositions and consequences, relating to their potentialities to the twilight zone at the frontiers of knowledge production (Igwenagu, 2016). The discussion in this chapter covered the research philosophy, research design, study area, population, sampling techniques and procedure, data collection methods, processing, and analysis as well as ethical consideration.

#### Research Philosophy

Several perspectives influence the structure, process, and direction of social science research. Saunders et al (2016) identified five major philosophies that have shaped social science research over the years: positivism, critical realism, interpretivism, postmodernism, and pragmatism. The authors posited that each of the research philosophies has something unique and valuable to contribute to the research undertaken by the researchers. Therefore, the type of philosophy held by individual researchers often leads to embracing a strong qualitative, quantitative and mixed-methods approach in their research (Creswell, 2014).



This study is grounded in the postpositivist research paradigm, which argues that the idea, and even the particular identity of a researcher influences what they observe and therefore impacts upon what they conclude. The postpositivist pursue objective answers by attempting to recognise, and work with, such biases with the theories and knowledge that theorists develop. Again, postpositivist relates to the philosophical system that embraces issues that can be scientifically verified and hence provide a basis for generalisation. This means that positivists focus on procedures that lead to the generation of facts uninfluenced by human interpretation (Saunders et al., 2016).

Postpositivist believe that it is through a scientific research approach that researchers can unravel the objective truth existing in the world. In addition, Sekaran and Bougie (2016) advanced that positivists usually believe in the thoroughness and replicability of research work, the reliability of observations, and the generalizability of research observations. In respect of the preceding, positivists usually rely on large samples and quantitative techniques for data analysis. The proponents of positivism rely on deductive reasoning to state theories that they can examine through fixed, predetermined research design and objective measures (Sekaran & Bougie, 2016).

Saunders et al. (2016) advanced that the positivist paradigm supports studies that are quantitative in nature. The assumption behind the positivist paradigm is that there is an objective truth existing in the world that can be measured and explained scientifically. The paradigm is appropriate for the study because of the hypotheses that were tested through the human capital theory and

the theory of perceived organisational supports proposed by Becker (1962) and Eisenberger, Huntington, Hutchinson, and Sowa (1986) respectively.

### **Research Design**

Research design is a set of guidelines and instructions to be followed in addressing the research problem (Leedy & Omrod, 2010). Zikmund (2000) also offers that research design is a blueprint that specifies the exact data procedure or strategy that the researcher will go through to achieve the objectives of the study. Research design is the overall plan for connecting the conceptual research problems to the pertinent (and achievable) empirical research. It details the procedures necessary for obtaining the information needed to structure or solve marketing research problems (Creswell, 2014).

The study employed both descriptive and explanatory research design owing to the nature of the scientific inquiry underpinning this study. Thus, being driven by the logic of the cause-effect relationship that exists between the variables of interest – HRD practices (Independent variables) and employee performance (Dependent Variable). According to Leedy and Omrod (2010), an explanatory research design is conducted to identify the extent and nature of cause-and-effect relationships. This study by nature is causal. Explanatory studies focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables (Creswell, 2014). The primary purpose of explanatory research is to explain why phenomena occur and to predict future occurrences (Maxwell & Mittapalli, 2012). Also informing the decision to approach the study quantitatively is the assertion that the data are quantitative and usually require the use of a

statistical test to establish the validity of the relationships that exist between the study variable.

### **Research Approach**

The study employed the quantitative research approach based on the nature of the study purpose under consideration, specific objectives, and the nature of the primary data to be collected and analysed. The constructs were by nature measurable and subjectable to statistical manipulation. According to Creswell (2014), the quantitative approach deals with explaining phenomena by collecting numerical data that are analysed using mathematically based methods (in particular statistics). The quantitative research approach is a research strategy that quantification in the collection and analysis of data (Bryman, 2012).

Quantitative methods (normally using deductive logic) seek regularities in human lives, by separating the social world into empirical components called variables which can be represented numerically as frequencies or rates, whose associations with each other can be explored by statistical techniques, and accessed through researcher-introduced stimuli and systematic measurement. The quantitative approach typically begins with data collection based on a hypothesis or theory and it is followed by the application of descriptive or inferential statistics (Tashakkori & Teddlie, 2003). Quantitative methods are frequently described as deductive in nature, in the sense that inferences from tests of statistical hypotheses lead to general inferences about the characteristics of a population.

Quantitative methods are also frequently characterized as assuming that there is a single “truth” that exists, independent of human perception (Lincoln &

Guba, 1985). The quantitative findings are likely to be generalized to a whole population or a sub-population because it involves a larger sample that is randomly selected (Creswell, 2014). Some limitations relating to the quantitative research approach are that quantitative research approaches take snapshots of a phenomenon and are not in-depth, and overlook the researcher and respondents' experiences, feelings, and perceptions regarding the phenomenon studied (Rahman, 2016).

### **Study Organisations**

The present study conducted across the commercial bank in the Ho Municipality to assess the influence of human resource development practices on the performance of commercial bank staff. According to Bank of Ghana records the Municipality host twelve (12) commercial banks that accept deposits from the populace and gives loans for consumption and investment to make profits (BOG, 2022). For this study, the unit of analysis were both male and female commercial bank staff with permanent employment in the Ho Municipality. The total number of bank staff in the Ho Municipality according to the Bank's HRM record stood at two hundred and twenty (220). The Ho municipality is chosen for the present because it is the fastest growing municipality and has a host of commercial activities in the Volta region. This requires banks to be strategic with their HRD practices to enhance the performance of employees and improve the satisfaction of customers within the Municipality and beyond

### **Target Population**

According to Leedy and Ormrod (2010), a population can be seen as the target group about which the researcher is interested in gaining information and

drawing conclusions. Robson (2002) also disclosed that a population refers to all the cases being an understudy. For this research, the target population covered the total number of the permanent staff of commercial banks in the Ho Municipality totaling hundred and twenty (220) were engaged (Bank Staffing Records, 2023). The population is chosen because it is easily accessible to the researcher. The chosen population excluded casual and temporary staff of the commercial banks in the Ho Municipality. Because most of these employees are engaged on temporary basics so the banks may not want to invest in them due to the tendency for them to be porched after the bank has invested so much in building their skill set.

### **Sampling Procedure**

Sampling is done to select from the population a representative. Data is often not taken from the entire population when that population is large (Saunders, Lewis & Thornhill, 2016). The main objective of sampling is to select a representative group of components that reflect the characteristics of the population. A sample size of one hundred and forty-two (142) respondents was considered and made to participate in the study. The sample size was selected based on the sample determination formula by Yaro Yamane (1967). The formula is given as;

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

$$n = \frac{220}{[1+220(0.05)^2]}$$

$$n = \frac{220}{[1+220(0.0025)]}$$

$$n = \frac{220}{1.55}$$

$n = 141.90$  or approximately 142

Where  $n$  = sample size;  $N$  = sample frame; and  $e$  = margin of error. A margin of error of 5% as suggested by Yamane (1967) was applied.

The choice of this sampling formula was necessitated by the fact that it provides the chance for the researcher to meet the sampling requirement  $[(n > 50 + 8 \text{ (Number of independent variables)})]$  proposed for regression analysis in social science research (Pallant, 2020). A simple random sampling technique was employed to select respondents from the sampling frame for each stratum to participate in the study. Random numbers were generated for all elements in the population and a computer program was used to randomly select the participants. The simple random sampling technique gives all the elements in the sampling frame an equal chance of being selected. Table 1 shows the population and respective sample from each commercial bank.

**Table 1: Population-Sample Matrix**

Bank Name	Staff No.	Sample size
Agriculture Development Bank	25	16
Consolidated Bank Ghana Limited	20	13
Access Bank	18	12
First National Bank	16	10
Societe Generale Ghana Limited	20	13
Stanbic Bank	16	10
GCB Bank Limited	22	14
National Investment Bank	16	10
Zenith Bank	18	12
Absa Group Limited	20	13
Fidelity Bank,	16	10
Unity Rural Bank	13	8
<b>Total</b>	<b>220</b>	<b>142</b>

Source: Field survey (2023)

## Data Collection Instrument

An array of study instruments can be employed to elicit information from a target population. For this study, a structured questionnaire was used as the main primary data collection instrument for the study. The questionnaire contains close-ended questions. Explanatory or causal studies are very structured by nature thereby demanding structured means of primary data collection (Maxwell & Mittapalli, 2012). A questionnaire is a formalized set of questions for obtaining information from respondents (Singer & Couper, 2017; Malhotra & Birks, 2007). Young and Javalgi, (2007) provided that surveys using questionnaires are perhaps the most widely-used data-gathering technique in research and can be used to measure issues that are crucial to the management and development of businesses (Malhotra & Birks, 2007).

The closed-ended questions require respondents to choose from among a given set of responses and require the respondents to examine each possible response independent of the other choice. The close-ended items employed a checklist of the variables that the researcher is investigating. A Likert scale is more useful when perception, attitude, or other phenomena of interest need to be evaluated in a continuum of dichotomous questions and multiple-choice questions (Leedy & Ormrod, 2010). Generally, Pallant (2020) posits that there are distinct advantages in using questionnaires rather than an interview to solicit information to address the study objectives. The analysis of data is made easier and straightforward when structured questions are employed for primary data gathering from target respondents.

Besides, the easy-to-use of this instrument, the questionnaire also reduces measurement error and the potential for nonresponse error in the research participant (Singer & Couper, 2017; Mutepfa & Tapera, 2018). The questionnaire was developed using existing scales developed by prior researchers. The HRD practices questionnaire was adapted from the scale developed by Nuredin (2016) and employee performance was adapted from Ashmond et al (2022). These scales have been reported with high reliabilities and have been recently used by other researchers in the study. In Obeng (2021); Otoo and Mishra (2018) and Rumman et al (2020) studies, Cronbach's Alphas for the constructs and sub-constructs of HRD practices and employee performance loaded above the 0.70 reliability test threshold. Moreover, the instrument covered sections A-C where section A collected respondents' characteristics, and sections B and C captured HRD practices and employee performance respectively. For details on the instrument used for the data collection, refer to Appendix- A.

### **Pre-Testing**

According to Pallant (2020) and Saunders et al. (2016), pre-tests are required ahead of the main survey for the following reasons. Firstly, they ensure that instructions, questions, and scale items are clear. They further help potential respondents to comprehend the questions and respond appropriately. Finally, they help researchers to do away with any questions that may offend potential respondents. In line with this, after approval of the questionnaire by the supervisor, the researcher engaged in pre-testing on ten (10) employees across commercial banks in the Greater Accra Metropolis. This site for the pre-test was chosen because



of its proximity to the researcher and its similarity with the main study area; all being part of the financial institutional structure. This sample size was deemed appropriate as it conforms to Saunders et al.'s (2016) minimum criteria of ten (10) respondents for the pilot study. The outcome of the pre-testing informed the researcher on how to modify the question to maximize a higher response rate for the study.

### **Reliability and Validity**

Reliability and validity are two key components to be considered when evaluating a particular instrument. The administration of surveys should consider the aims of the study, the population under study, and the resources available to enhance the validity and reliability of the study (Mutepfa & Tapera, 2018). Reliability, according to Bless and Higson-Smith (2000), is concerned with the consistency of the instrument, and an instrument is said to have high reliability if it can be trusted to give an accurate and consistent measurement of an unchanging value. A Cronbach's Alpha value beyond the 0.7 thresholds is considered as being reliable given the selected sample size (Ben-Shlomo et al., 2013; Pallant, 2020). The results of the reliability test for the variables were presented in Table 2 showing that all the constructs are highly reliable in that the results are all greater than the minimum criteria suggested by Pallant, (2020). These are the supporting facts: HRD practices (Cronbach's Alpha = 0.8126; Items 24), employee performance (Cronbach's Alpha = 0.7972; Items 10). Table 2 summarizes the reliability score for the individual constructs of the study.

**Table 2: Reliability Results**

Constructs	Cronbach's	No. of
	Alpha	Items
Training	0.7884	8
Development	0.7733	8
Performance Appraisal	0.8762	8
Overall (HRD practices)	0.8126	24
Employee Performance	0.7972	10

Source: Field survey (2023)

The validity of an instrument refers to how well an instrument measures the particular concept it is supposed to measure (Saunders et al., 2016). They further argue that an instrument must be reliable before it can be valid, implying that an instrument must be consistently reproducible; and that once this has been achieved, the instrument can then be scrutinized to assess whether it is what it purports to be. To ensure the validity of the questionnaires, the researcher reviewed other relevant literature and those kinds of literature supported the construct of the instrument. Some of the items in the scales were scientifically validated items. Further, the designed questionnaire was submitted to the project supervisor for vetting, correction, and approval before the data collection exercise

**Data Sources**

There are two basic types of data collection methods; primary data collection method and secondary data collection method. The critical distinction between the types of data is that the researcher collects primary data specifically

for the purpose for which the data are required. Secondary data is data that has been collected for another primary purpose (i.e., all secondary data have been primary data themselves for other earlier studies). It must be noted that both primary and secondary data sources can yield either qualitative or quantitative data (Creswell, 2014). While primary data may be collected using observation, interviews, or questionnaires, secondary data may include both raw and published summaries such as data collected by other researchers, organisations, governments, and other statistical institutions.

Routine data collected by institutions participating in activity could be exceptionally good sources of secondary data which could be replicated by primary data collection without unreasonable expense. The use of secondary data could result in cost and time savings (Saunders & Bezzina, 2015). Secondary data, however, have limitations including the researcher's inability to assess the opinions of respondents involved in a given study (Trzesniewski, et al., 2011). Because of this, the researcher relied on the use of primary data, to be generated from self-administered questionnaires to the target respondents.

### **Data Collection Procedures**

Before the data collection exercise, permission was sought through a letter issued by the Department of Human Resource Management School of Business, the University of Cape Coast to the authorities or management of the respective commercial banks in the Ho municipality. This was complemented with an ethical clearance letter from the institutional review board detailing the intended purpose of the study. The collection of primary data for the study commenced when

permission for such intent is granted by the management of the respective commercial bank in the municipality.

Erstwhile to actual data collection consent of the respondents was sought and respondents were thoroughly briefed about the intent of the study. Dates for questionnaire distribution to the participants were set on some agreed terms between the study participants and the researcher to ease all forms of inconvenience. The researcher intends to adopt the drop-and-pick survey approach due to the busy work schedule of the target respondents. Distribution of the survey instrument was self-administered to all the commercial bank staff in the Ho Municipality.

### **Data Processing and Analysis**

Analysis of data is a process of editing, cleaning, transforming, and modelling data to highlight useful information, suggestion, conclusions, and supporting decision-making (Adèr et al., 2008). The use of analytics requires reducing complex data into meaningful and actionable information (Johnson et al., 2010). The analytical software employed for the study was IBM SPSS Statistics (version 26). Statistical tools such as frequencies, mean, standard deviations, and regression was employed to address the objectives of the study. The choice of the tool is based on its efficacy in examining the relationships between variables that were set in this study. Before the actual analysis, composite variables were formed for each of the constructs to enhance the holistic approach to data analysis.

The data was analysed and interpreted with descriptive statistical techniques such as mean, standard deviation, frequencies, and percentages. Demographic

information, objectives 1 and 2 was analysed with descriptive statistics such as mean and standard deviation, while objective 3 was analysed using inferential statistics such as product multiple regression. The use of any of these descriptive statistics is influenced by the nature of the findings at hand (Leedy & Ormrod, 2010). Standard multiple regression was conducted to find out how much variance in the dependent variable (employee performance) is explained by the independent variables (HRD practices). Thus, objective 3 was analysed with standard multiple regression techniques. Because regression allows researchers to predict an outcome based on one or several predictors (Pallant, 2020). The findings were chronologically presented in Tables and Figures, to make the interpretation and discussion of the findings easier and straightforward. The ensuing table summarizes the statistical tools that was employed to address the study objectives.

**Table 3: Summary of Statistical Tools Employed**

No	Objectives	Statistical Tools Employed
1	Assess the nature of human resource development practices employed by commercial banks in the Ho municipality	Descriptive statistics eg, Mean and standard deviation
2	Assess the level of staff performance at commercial banks in the Ho municipality	Descriptive statistics eg, Mean and standard deviation
3	Examine the influence of human resource development practices on the performance of commercial banks staff in the Ho municipality	Inferential Statistics eg, Regression

Source: Author's Construct, (2022)

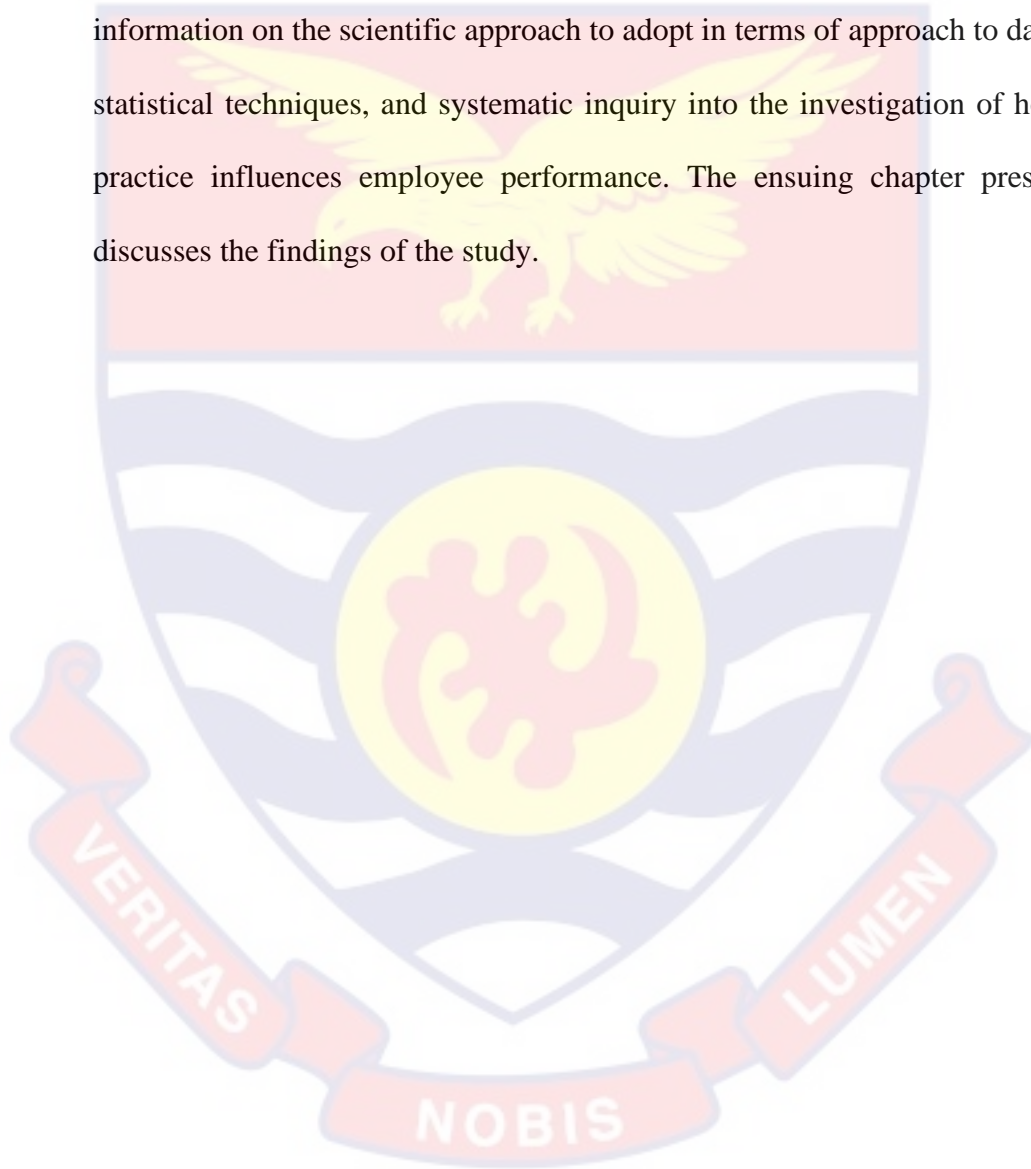
## Ethical Consideration

According to Plaisance (2006), ethics is mostly associated with morality and deals with issues of right and wrong among groups, societies, or communities. It is therefore important that everyone who is engaged in research should be aware of the ethical concern (Rubin & Babbie, 2016). The researchers employed every effort to avoid as far as a possible violation of ethical principles. Edginton, et al., (2012) have identified the basic ethical consideration for research as; respondents being fully informed about the aims, methods, and purpose of the research, granting voluntary consent, and maintaining the right of withdrawal.

The rationale for the study, assurance of confidentiality, and the right of withdrawal to the participants. First, the researcher sent a letter of introduction from the department detailing the purpose of the management of the respective commercial banks in the Municipality. The researcher then conducts this study and were thoroughly educate the participants concerning the details needed for the study, the reasons why the information is being gathered, the rationale, as well as how they are expected to participate. Similarly, the questionnaire was designed in such a way as to make it easier to complete. The content of the questionnaire was such that the anonymity and privacy of the participants were protected. Again, respondents were assured that the information provided were treated with utmost confidentiality by safeguarding the administered questionnaire under locks to prevent external access. The data were dully processed as collected. Thus, no data manipulation was carried out afterward, that is results were presented as were found after the data analysis.

## Chapter Summary

This chapter has provided information as to the research design appropriate for the study, and how the primary data for the study was collected, organized, analysed, and presented for easy comprehension. This chapter also presents information on the scientific approach to adopt in terms of approach to data needs, statistical techniques, and systematic inquiry into the investigation of how HRD practice influences employee performance. The ensuing chapter presents and discusses the findings of the study.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The study was conducted to examine the influence of human resource development practices on the performance of commercial bank staff in the Ho Municipality. This chapter presents and discusses the findings of the study in chronological manner. The chapter begun with information on the survey respondents' demographic characteristics. In analysing the specific study objective both descriptive (frequency, percentage, mean standard deviation) and inferential statistics (regression) were employed. The findings were presented on the respective ensuing Tables.

#### Response Rate

According to Mugenda and Mugenda (2003), a response rate represents the number of respondents who actually participated in a given study. The authors claimed that, a response rate of 70% and above is excellent and suitable for statistical analysis, 60% is very good, and 50% is good and below 50% is not appropriate for quantitative research analysis. Out of the one hundred and forty-two (142) questionnaires that were distributed to the respondents of the study, one hundred and forty (140) respondents representing 98.60% response rate, fully completed and returned the questionnaire to the researcher. The remaining 2 (1.40%) of questionnaires were as result of complete non-response, or incompleteness of the questionnaire from the respondents. Based on the criterion



of the aforesaid researchers, the obtained response rate was appropriate and applicable in the study.

### Demographic Characteristics of Respondents

Before reporting on the study's primary objectives, the demographic characteristics of the respondents, including their gender, age bracket, level of education, and several years employed at the respective backs in the Ho municipality were presented as shown in Table 3.

**Table 3: Demographic Characteristics of Respondents**

Variable	Option	Frequency (N)	Percent (%)
<b>Gender</b>	Male	60	42.86
	Female	80	57.14
<b>Age Bracket</b>	25years and below	12	8.57
	26-35years	44	31.43
	36-45years	60	42.86
	46-55years	20	14.29
	56years & above	4	2.86
<b>Level of Edu.</b>	WASCE/ SSCE	18	12.86
	HND/ Diploma	26	18.57
	Bachelors' Degree	68	48.57
	Postgraduate	28	20.00

<b>Years Worked</b>	Less than 5years	8	5.71
	5-10years	66	47.14
	11-15years	46	32.86
	16years & above	20	14.29
<b>Total</b>		<b>140</b>	<b>100</b>

Source: Field survey (2023)

From Table 3, the majority of the respondents 80(57.14%) were females, while the remaining 60(42.86 %) were males. The gender distribution of the respondents shows that there are more females than males across commercial banks in the Ho municipality. It could also imply that more females availed themselves during the data collection than their male counterpart. The gender distribution also conforms to the general status quo of females outweighing their male counterparts as recounted in the 2022 PHC exercise. With the age distribution of the respondents, the results indicate that the highest represented age bracket were those in the 36-45years age brackets 60(42.86%). This was followed by those in the brackets of 26-35years denoting 44(31.43%). The least age group were those over 56years and above 4(2.86%). The age distribution showed that commercial banks in the Ho municipality have active working force. This is because most of the respondents were within the active working age of 35-45years stipulated by the Ghana Statistical Service.

Regarding the educational qualification of the respondents, the highest educational qualification of the respondents was those with Bachelor's degree

(48.57%); followed by those with postgraduate qualification constituting (20.00%), 18.57%, Diploma/HND while remaining (12.86%) of the respondents had High school educational qualification. The majority of the respondents had worked between 6–10years, (47.14 %), followed by those who had worked within 11–15years (32.86%). Also, respondents who had worked at commercial bank in the Ho municipality for 16years & above constituted (14.29%) while the remaining (5.71%) respondents had worked in the school for Less than 5years.

### **Human Resource Development Practices**

The first objective of the study sought to descriptively measure the opinions of respondents on the human resource practices employed by commercial banks in the municipality to improve the performance. In addressing the objective descriptive statistics such as mean (M) and standard deviation (SD) were employed. The cut-off points for the mean are given as follows: 0.1-1.49=strongly disagree; 1.5-2.49=Disagree; 2.5-3.49=Neutral; 3.5-4.49=Agree; 4.5-5.0=strongly agree as employed in a recent study by (Arinaitwe & Barigye, 2021; Ashmound et al.,222). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement or disagreement on the various human resource practices employed by banks to improve the skill deficiencies in their employees in the context of this study.

Preceding the analysis of the main objective, a preliminary assessment of the normality of the constructs adapted to define the human resource practice was conducted. Given Pallant (2016), normality assessment is done to ensure that the data collected for further analysis is normal and that the distribution is not clustered

at one side. According to the author, Skewness and Kurtosis values should not exceed  $\pm 1$  and  $\pm 1.5$  respectively. The result as reported in Table 2 showed that the normality assumption was not violated.

**Table 4: Human Resource Development Practices**

Statement	Mean	Std. Deviation	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic
			Std. Error	Std. Error
<b>Training</b>	<b>4.4686</b>	<b>.27770</b>	<b>.034</b>	<b>.260</b>
The activities of the training programs offered by the bank meet the needs of employees	4.4857	.50051	.057	.260
The knowledge and skills associated aids used by the bank in the training programs are available for use	4.4514	.49835	.196	.260
The bank sponsors employees in training programs on the basis of relevant training needs	3.2514	.43446	.511	.260
The training I receive is appropriate and related to my work	4.6400	.48069	-.586	.260

All staff complete a TNA (Training Need Assessment) tied to development plan of the bank	4.5143	.50051	-.057	.260	-1.008	.514
The bank has a continuous audit of staff skill designed to identify training needs	4.1314	.89243	-.404	.260	.457	.514
Induction training is carried out at the bank premises	3.8971	.60157	-.385	.260	.675	.514
The bank provides professional learning and growth opportunities to staff	4.0371	.99067	-.715	.260	-.435	.514
<b>Development</b>	<b>3.7497</b>	<b>.50758</b>	<b>.239</b>	<b>.260</b>	<b>-.179</b>	<b>.514</b>
The bank supports merit-based employees development programs	4.1943	.88410	-.241	.260	1.050	.514
Employee development opportunities are linked to the strategic direction of the bank	3.6771	1.14120	-.134	.260	-1.222	.514
The bank has talent programs and succession plan to develop employees for future roles	3.7657	1.10325	-.530	.260	-.571	.514
The bank's development programs are designed to support achievement of banks' goals and strategies	3.7171	.99425	-.306	.260	-.654	.514

The bank provides professional learning and growth opportunities	3.3943	1.04015	-.369	.260	-.519	.514
I have had an opportunity to be motivated and mentored by an older and more experience bank staff	3.7029	1.09322	-.726	.260	-.109	.514
The banks policies encourage job rotation as a way of developing staff	3.6800	.96968	-.896	.260	.772	.514
The bank understand how employees are identified for development into critical roles	4.0514	1.16180	-.082	.260	.273	.514
<b>Performance Appraisal</b>	<b>3.7506</b>	<b>.52941</b>	<b>-.437</b>	<b>.260</b>	<b>.300</b>	<b>.514</b>
The banks' performance appraisal system is growth and developmental oriented	3.5000	1.02908	-.502	.260	-.302	.514
The bank provides a written and operational performance appraisal system	3.7222	1.07628	-.697	.260	-.144	.514
The bank assessed employee performance on established objective and measurable outcomes	3.7346	.95744	-.906	.260	.883	.514
The bank conduct performance review discussions with the highest quality and care	3.3333	1.08060	-.189	.260	-.459	.514

The bank appraise performance by work performance and not personal opinion	3.3827	1.12640	.072	.260	-1.007	.514
The bank gives employees the opportunity to discuss job-related matters and performance with supervisors	3.2037	1.01626	-.276	.260	-.151	.514
The bank equally promotes and recognizes excellence in whatever shape or form it comes	3.6296	.91834	-.852	.260	.930	.514
My bank has a laid down system to correct deficiencies in employee performance (manage employee's talent)	3.3889	1.18085	-.246	.260	-.756	.514
<b>Human Resource Development Practices</b>	<b>3.9896</b>	<b>.28631</b>	<b>-.016</b>	<b>.260</b>	<b>-.111</b>	<b>.514</b>

Source: Field survey (2023)

Results from Table 4 showed that the human resource development practice covers training programmes ( $M=4.4686$ ,  $SD=.27770$ ). Majority of the respondents averred training programs offered by bank meet the needs ( $M=4.4857$ ,  $SD=.50051$ ). The respondents disclosed that knowledge and skills associated aids used by the bank in the training programs are available for use ( $M=4.4514$ ,  $SD=.49835$ ) and that bank sponsors employees in training programs on the basis of relevant training needs ( $M=3.2514$ ,  $SD=.43446$ ). It can be seen from Table 4 that majority

of the respondents concurred that that training they receive is appropriate and related to their work ( $M=4.6400$ ,  $SD=.48069$ ). All bank staff complete a TNA (Training Need Assessment) tied to the development plan of the bank ( $M=4.5143$ ,  $SD=.50051$ ), and that the bank has a continuously audit of staff skill designed to identify training needs ( $M=4.1314$ ,  $SD=.89243$ ) also majority of the respondents submitted that the bank provides professional learning and growth opportunities for them ( $M=4.0371$ ,  $SD=.99067$ ).

Further on this respondent unveiled that the bank supports merit-based employees development programs ( $M=4.1943$ ,  $SD=.88410$ ). Again, the results from Table 4 shows that the employee development opportunities are linked to the strategic direction of the bank ( $M=3.6771$ ,  $SD=1.14120$ ). They revealed that the bank has talent programs and succession plan to develop employees for future roles ( $M=3.7657$ ,  $SD=1.10325$ ), and that the bank's development programs are designed to support achievement of banks' goals and strategies ( $M=3.7171$ ,  $SD=.99425$ ). The respondents disclosed that the bank provides professional learning and growth opportunities ( $M=3.3943$ ,  $SD=1.04015$ ), and that staffs are given an opportunity to be motivated and mentored by an older and more experience bank staff ( $M=3.7029$ ,  $SD= 1.09322$ ). The surveyed respondents averred that the banks policies encourage job rotation as a way of developing staff ( $M=3.6800$ ,  $SD=.96968$ ). The bank understands how employees are identified for development into critical roles ( $M=4.0514$ ,  $SD=1.16180$ ).

On the issue of performance appraisal, respondents disclosed that the banks' performance appraisal system is growth and developmental oriented ( $M=3.5000$ ,



$SD=1.02908$ ). The bank provides a written and operational performance appraisal system ( $M=3.7222$ ,  $SD=1.07628$ ). Respondents revealed that the bank assessed employee performance on established objective and measurable outcomes ( $M=3.7346$ ,  $SD=.95744$ ), and that the bank conduct performance review discussions with the highest quality and care ( $M=3.3333$ ,  $SD=1.08060$ ). The respondents disclosed that the bank appraise performance in accordance with work performance and not personal opinion ( $M=3.3827$ ,  $SD=1.12640$ ), and that the bank gives staff the opportunity to discuss job-related matters and performance with supervisors ( $M=3.2037$ ,  $SD=1.01626$ ). The respondents averred that the bank equally promotes and recognizes excellence in whatever shape or form it comes ( $M=3.6296$ ,  $SD=.91834$ ). Respondents disclosed that their respective banks have a laid down system to correct deficiencies in employee performance (manage employee's talent) ( $M=3.3889$ ,  $SD=1.18085$ ).

The finding implies that the development of most valuable resource across commercial banks in the Ho municipality is premised on employees training, development, performance appraisal. And as alluded to by the human capital theory investment in people help boost their performance on job as evidenced in the case of commercial banks in the Ho municipality. These finding validates the claims by Tizikara and Mugizi's (2017) whose study found practices notably promotions, performance appraisal, and training as essential requirements for improving job satisfaction and invariably performance levels of employees in the public university in Uganda. The study findings also support the revelation of Rumman, Al-Abbadi, and Alshwabkeh (2020), also identified employee training, employee

empowerment, and employee promotion as key predictors of both employee engagement and employee performance.

Employee empowerment has the highest impact on employee engagement, followed by employee promotion, while employee training has the highest effect on staff performance. Arinaitwe and Barigye (2021) also established that training and promotion had a positive and significant influence on the job performance of academic staff. The training was essential for the performance of academic staff in the university and promotion was a prerequisite for the performance of academic staff. The study findings also echo the claims of Ashmond et al (2022) whose study indicated that that training and development programs initiated at the individual level are effective and most appropriate as compared to training and development organised for staff at the group level.

### **Level of Staff Performance**

This section analysed the second objective on level of staff performance across commercial banks in the Ho municipality. Employee performance variable was measured using 10 items. The responses were measured numerically such that SD = Strongly Disagree, D = Disagree, N= Neutral, A= Agree and SA = Strongly Agree to the issues. The main variables were evaluated in terms of descriptive statistics such as frequencies, percentages, mean and standard deviation. The relevant mean values presented in Table 4 were interpreted using mean values obtain from five-point Likert scale items. Prior to the analysis of the objective, an assessment of the normality of the subscale constructs defining employee

performance were carried out to determine how well the data explained the stipulated objective.

According to Pallant’s (2020) criteria for assessing normality, Skewness values ranging between 0 to  $\pm 1$  and Kurtosis values ranging between 0 to  $\pm 1.5$  are enough to justify that, normality rules are not violated in a study. A quick glance of Table 6 confirmed that, the data was normal for constructs considered for employee performance in the study. The objective was therefore, analysed using the mean values generated for the subscale constructs. The overall assessment of the objective was done using a scale ranging from 1 to 5 with 1 to 2.9 representing low levels and 3 to 5 representing high levels of a variable as applied by Dess et al (2005).

**Table 4: Level of Employees Performance**

	Mean	Std. Deviation	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic
			Std. Error	Std. Error
I exercise adequate control over the task assigned me	3.8400	.61804	1.010	.260
I use the resources entrusted to me judiciously	3.9522	.65157	.571	.260

I am very skilful in executing assigned task	3.9017	.69148	.595	.260	.368	.514
I share information about my work with co- workers	3.9053	.78124	.148	.260	-.654	.514
I am very punctual at work	3.8856	.87905	.484	.260	.984	.514
I come to work late without permission	2.1847	.67294	.245	.260	1.022	.514
I take a longer break than the allowed time	2.1835	.68291	.823	.260	-.863	.514
I help my teammates in performance of their assigned task	3.9122	.70386	.737	.260	.653	.514
I spend satisfactory time on assigned task	3.9467	.66291	.669	.260	.477	.514
I have consistently met my set target in my performance development deliverables	3.5682	.52235	.844	.260	.592	.514
<b>Staff Performance</b>	3.93235	.87442	.886	.260	-.714	.514

Valid N (listwise)

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Source: Field Survey (2023)

The results in Table 4 as per the guidelines of Dess et al. (2005) suggests that there was high level of staff performance across commercial banks in the Ho municipality ( $M=3.93235$ ,  $SD=.87442$ ). This is because the mean value of staff performance was found within the 3-5 range for determining higher levels of a construct. Specifically, respondents alluded that exercise adequate control over the task assigned them ( $M=3.8400$ ,  $SD=.61804$ ). Respondents claimed they ensure judicious use of resources entrusted in their care ( $M=3.9522$ ,  $SD=.65157$ ). Again, the study established that employee across commercial banks in the Ho municipality possessed the skills required in delivering on their assigned task ( $M=3.9017$ ,  $SD=.69148$ ).

The results suggest that commercial bank staff shares of information and support teammates in teamwork ( $M=3.9122$ ,  $SD=.70386$ ). Also, the surveyed employees declined that take a longer break than the allowed time stipulated by the bank ( $M=2.8856$ ,  $SD=.87905$ ). Relatedly, employees declined on the statement that they come work late without permission ( $M=3.1835$ ,  $SD=.68291$ ). Teamwork among employees was found to be very high among the surveyed employees across the commercial banks in the Ho municipality ( $M=2.9122$ ,  $SD=.70386$ ). Similarly, the surveyed employees were disclosed that they are very timeous in delivering on their assigned task ( $M=2.9467$ ,  $SD=.66291$ ). finally, have consistently met their set target in performance development deliverables ( $M=3.5682$ ,  $SD=.52235$ ).

The findings echo the claims of Ashmond et al (2022) who posited that collaboration, teamwork proper lines of communication among co-workers in an organisation has the tendency to improving staff performance and the entire organisational performance. The findings are in line with the revelations of Obeng (2021); Rumman et al (2020) who averred that proper work attitudes such punctuality, judicious use of resource and proper collaboration among employees are perquisite for improving organisational performance. Otoo and Mishra (2018), discovered factors such as information sharing, judicious use of entrusted organisation resources as enhancers of both employee performance. Wambui and Kihara (2018) timeliness on the part of employees in the executions of assigned task boost their task performance outcomes and that of the organisation at large. The implication of this findings requires management of commercial banks in the Ho municipality and other relevant stakeholders should adopt policies to sustain and enhance employee performance to warrant the desired business growth.

### **Influence of Human Resource Development Practices on the Performance of Commercial Bank Staff**

This section of the study reported the findings relating to the final objecti examined the influence of human resource development practices on the performance of commercial bank staff in the Ho municipality. According to Pallant (2020), a regression analysis is conducted to establish cause and effect between two variables. Here, human resource development practices were the independent variable whiles staff performance being the dependent variable. In analysing the

effect, simple regression was applied and findings were captured in the Table that ensue.

**Table 6: Model Summary**

Model Indices	Statistics
Multiple R	.492 <sup>a</sup>
R Squared	.242
Adjusted R Squared	.237
Standard Error of Estimate	1.11783
Observation	140

Source: Field survey (2023)

First, Table 6 informs the researchers about the relationship and the extent to which variation in the dependent variable was accounted for by the independent variable. Given Tabachnick and Fidell (2012), the column marked R, which is also the correlation coefficient, tells the direction and strength of the relationship between the dependent and independent variable whiles, Adjusted R-squared, also, the coefficient of determination explains the extent to which changes in one variable affect the other variable. Per the results in Table 5, it could be concluded that, there is a weak positive relationship between human resource development practices and staff performance using Cohen’s (1992) criteria ( $\pm 0.1 \leq R \leq \pm 0.29$  = weak relationship;  $\pm 0.3 \leq R \leq \pm 0.49$  = moderate relationship and  $\pm 0.5 \leq R \leq \pm 1$  = strong relationship). Again, the results indicated that 24.2% (Adjusted R Square) variation in staff performance was accounted for by human resource development practices (training development and performance appraisal). However, to ascertain the statistical implication of the results in Table 6, Table 7 was generated to explain such implications.

**Table 7: ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	66.924	1	66.924	53.558	.000 <sup>b</sup>
Residual	209.924	139	1.250		
Total	276.847	140			

a. Dependent Variable: Staff Performance

b. Predictors: (Constant), HRD practices (training, development, performance appraisal)

Source: Field survey (2023)

From Table 6, the regression model was statistically significant because the significant value was seen well below the threshold for determining the statistical significance of a 95% confidence interval, 2-tailed ( $F(1, 85) = 53.558, P = .000^b < 0.05$ ). Prior researchers claimed that, a probability score less than or equal to 0.05 meet the condition for significance of a regression model (Pallant, 2020; Tabachnick & Fidell, 2012).

**Table 8: Coefficients<sup>a</sup>**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	1.621	.247		6.561	.000
HRD practices	.521	.071	.492	7.318	.000

a. Dependent Variable: Staff Performance

Source: Field survey (2023)



Table 7 confirmed results in Table 5 and Table 6 that there is a significant effect of human resource development practices on staff performance across commercial banks in the Ho municipality ( $t=6.561$ ;  $P=.000$ ). The forgoing findings led to the conclusion that, there is a significant positive influence of human resource development practices on staff performance across commercial banks in the Ho municipality. By implication, human resource development practices serve as a positive predictor of staff performance across commercial banks in the Ho municipality, hence, if commercial banks in the Ho municipality employ HRD practice such as training, development, and performance appraisal as way of correcting performance deficiencies it turns to boost their overall job performance.

This means that the management of the various commercial banks in the Ho municipality together with relevant stakeholders such as the Bank of Ghana should enroll their staff on manpower development (HRD) practices such as training, development and performance since it has the potency of improving staff performance. The forging findings of the study support the claims of Arinaitwe and Barigye (2021), who established that training and promotion have a positive and significant influence on the job performance of academic staff. The findings corroborate that of Ashmond et al (2022) who posits that training and development programs initiated at the individual level are effective and most appropriate as compared to training and development organised for staff at the group level.

Rumman et al (2020) who identified employee training, employee empowerment, and employee promotion as key predictors of both employee engagement and employee performance. Wambui and Kihara (2018), found

applications of human resource informationsystems or practices to significantly affect the performance of staff at the company. Finally, Tizikara and Mugizi's (2017), established those practices notably promotions, performance appraisal, and training as essential requirements for improving job satisfaction and invariably performance levels of employees in public universities Uganda.

### **Chapter Summary**

The chapter discussed the results of the study which began with the demographic characteristics of the respondents followed by the main objectives of the study. In the results, it came to light that the female employees outweigh their male counterparts across commercial banks in the Ho municipality of which majority of them too were within their active working years. The study first established that the human resource development practices employed by commercial banks in the Ho municipality were characterised by training, employee development and staff performance appraisals. The study findings of the results showed that there was higher level of staff performance across commercial banks in the Ho municipality. Finally, the study found that there was statistically significant positive influence of human resource development practice on staff performance across commercial banks in the Ho municipality.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### Introduction

The chapter presents an overview of the findings of the study. This was preceded by a summary of the research methods employed in the study. In addition to that, the chapter presents an overview of the analytical tools employed in this study and the results based on the objectives of this study, recommendations based on the key findings of the study and suggestions for further research. The study employed both descriptive and explanatory design to meet the philosophical and methodological underpinning of the research design. Using all the 142 staff of commercial banks in the Ho municipality, the study employed a 5-Likert typed questionnaire to gather data from the respondents. Only one hundred and forty (140) questionnaires administered were fully completed and returned to the researcher leading to the attainment of 98.60% response rate for the study.

In analysing the specific objectives of the study, different statistical tools were employed. Whereas descriptive statistics such as mean and standard deviation were utilised to address the first and second objectives, inferential statistics (linear regression) was adopted for analysis of the third objective. Moreover, the study conducted a preliminary assessment of the normality of the data collected for constructs of the study after running commentary on the demographic characteristics of the respondents. The assessment showed that data was normal and was furthered applied for

advanced analysis of the objectives of the study. The ensuing sections focused on the summary of major findings of the study.

### **Summary of Findings**

The study was primarily designed to examine the influence of human resource development practices on the performance of commercial bank staff in the Ho Municipality. To achieve the overall purpose of the study, the study pursued the following specific objectives;

1. Assess the human resource development practices employed by commercial banks in the Ho municipality.
2. Assess the level of staff performance at commercial banks in the Ho municipality.
3. Examine the influence of human resource development practices on the performance of commercial bank staff in the Ho municipality.

With reference to the human resource development practices employed by commercial banks in the Ho municipality, the study revealed several practices to include performance appraisal, career development and employee training. Among these human resource practices, the study revealed that both career development and employee training as well as employee performance appraisal are the highest and major practices prevalent at most commercial banks in the Ho municipality. These practices are key to developing the capabilities of human resource across the sampled commercial banks in the municipality and thus, considered as the most vital HRD practice. The study, therefore, found that career development and employee training as well as performance appraisal are the most prevalent and

important HRD practice across the sampled commercial banks in the Ho municipality.

For the second objective of the study, it was found that, the level of performance of commercial bank staff in the Ho municipality was very high. Majority of the respondents indicated that, they are very timeous in executing assigned task and that they possess the skills required in carrying out the respective responsibilities. Also, they do not exercise adequate control over the task assigned them at the assembly. The findings revealed that banks staff in the municipality do not exhibited counterproductive performance behaviours such truancy, pilferage, which has the tendency to mar the overall performance of the bank

Finally, the study's research objective three examined the influence of human resource development practices on the performance of commercial bank staff in the Ho municipality. The study revealed that HRD practices have significant positive, and moderate effect on staff performance across commercial in the Ho municipality. This outcome suggests that increased employee efficiency is substantially correlated with the existence of HRD activities. A unit increase in HRD activities thus contributes significantly to a modest unit increase in the efficiency of commercial banks staff in the municipality. Therefore, the study found that any enhancement of HRD procedures would lead to a substantial moderate increase in the performance of across commercial in the Ho municipality.

### **Conclusion**

Based on the key findings and implications drawn, the study made the following conclusions.

In reference to the first objective, the analysis found career development, employee training as well as performance appraisal key HRD practice prevalent across commercial banks in the Ho municipality. Previous empirical studies have supported this outcome by revealing that any work environment that makes room for proper management to enroll their staff on career development and training programmes to correct skill deficiencies in their staff. As such, organisations that fail to offer these opportunities to their employees are subject to severe performance breaches, attitudinal problems and poor commitment. Thus, failure to correct performance differences through career advancement, training and performance appraisal could have severe negative influence on staff performance and the overall performance of the bank. The study, therefore, concludes that career development, employee training as well as performance appraisal are the most prevalent and important HRD practice employed by commercial in the Ho municipality.

With regard to the second objective of the study, it was concluded that the staff performance level across the sampled commercial banks in the municipality was very high. The results had been largely supported by previous studies that, under some settings, where employees possess the required skill set needed for the execution of their assigned task productivity tends to improve. The sampled respondents and ensured judicious use of working resources, exhibit good attitudes towards work, collaborate and performs assigned work together which translated into improved improves employee performance across the commercial banks in the municipality. The study concluded that higher level of employee performance at

the across commercial banks in the Ho municipality was attributed to the sufficient provision of working resources, good work attitudes, team work and collaboration, proper time management exhibited by their respective bank staffs.

The study finally found human resource management practices to significantly and positively influence on the performance of commercial bank staff in the Ho municipality. Thus, any improvement made in HRD practices would lead to a direct improvement in staff performance across the sampled commercial banks in the municipality. This finding has largely been supported by previous studies who argued that HRD practices are significant contributors to staff performance in any organisational setting. Thus, the more staff of commercial banks in the Ho municipality are exposed to favourable HRD practices, the higher their performance. The study concludes that HRD practices play significant roles in promoting performance across commercial banks in the Ho municipality.

### **Recommendations**

Based on the strength of the research findings and conclusions made, the following recommendations are hereby made:

The study, therefore, recommends that managements of commercial banks should develop comprehensive measures that aims at assisting staff to properly sharpen their skill set to make them productive. These measures could include career development (talent management) improved support programmes, performance appraisal systems. As the major HRD practice, lack of proper focus on personnel development initiatives by bank management would invariably affect employee attitude, commitment and invariably performance levels of commercial

banks in the municipality. Thus, adopting these measures could go a long way to help staff have adequate skills and control over their responsibility. More so, management of the respective sampled banks should occasionally hold dialogues with the employees to discuss issues of prominence regarding their performance so that collaboratively the employees feel involved in the affairs of the organisation.

The study advises that management should pay great attention to work-related variables to monitor their effect on employee performance properly. This could be achieved by allocating adequate resources to improve current communication channels across the respective banks. Also, depending on the nature of assigned tasks, bank staff should be given the required autonomy to work with minimal external control. This would make them feel committed, trusted and involved; in turn, personally develop innovative strategies to address challenging situations associated with the execution of their work.

Finally, the study found that HRD activities substantially and positively boost the performance and efficiency of bank staff in the Ho municipality. It was, therefore, recommended that management should continue to improve existing HRD practices as they are significantly associated with achieving better performance. This can be done by apportioning the resources required to continually improve notable HRD procedures including employee performance appraisal and management systems, employee compensation, training and career development in a bid to promote high staff performance levels. In terms of training, for instance, management should continue to provide relevant training packages to staff in order to build their capabilities while improving their understanding of their work roles.



continuous development in HRD practices would obviously lead to better individual and overall performance across the sampled commercial banks in the municipality.

### **Suggestion for Further Study**

Although the analysis offers valuable insights into HRD procedures and employee success, the field is still biased, impacting the generalization of findings. This is because the analysis focused only on the views and recommendations of only commercial banks staff in the Ho municipality. As such, the study suggests that by including other financial institutions in other municipalities, more research could enhance the generalization of results. Finally, future researchers should consider a mixed method for investigating a phenomenon like this. This will provide a clearer understanding of the issues on the ground as the researchers through a qualitative approach will uncover the explicit views, feeling and perceptions of the employees on HRD practices and staff performance.

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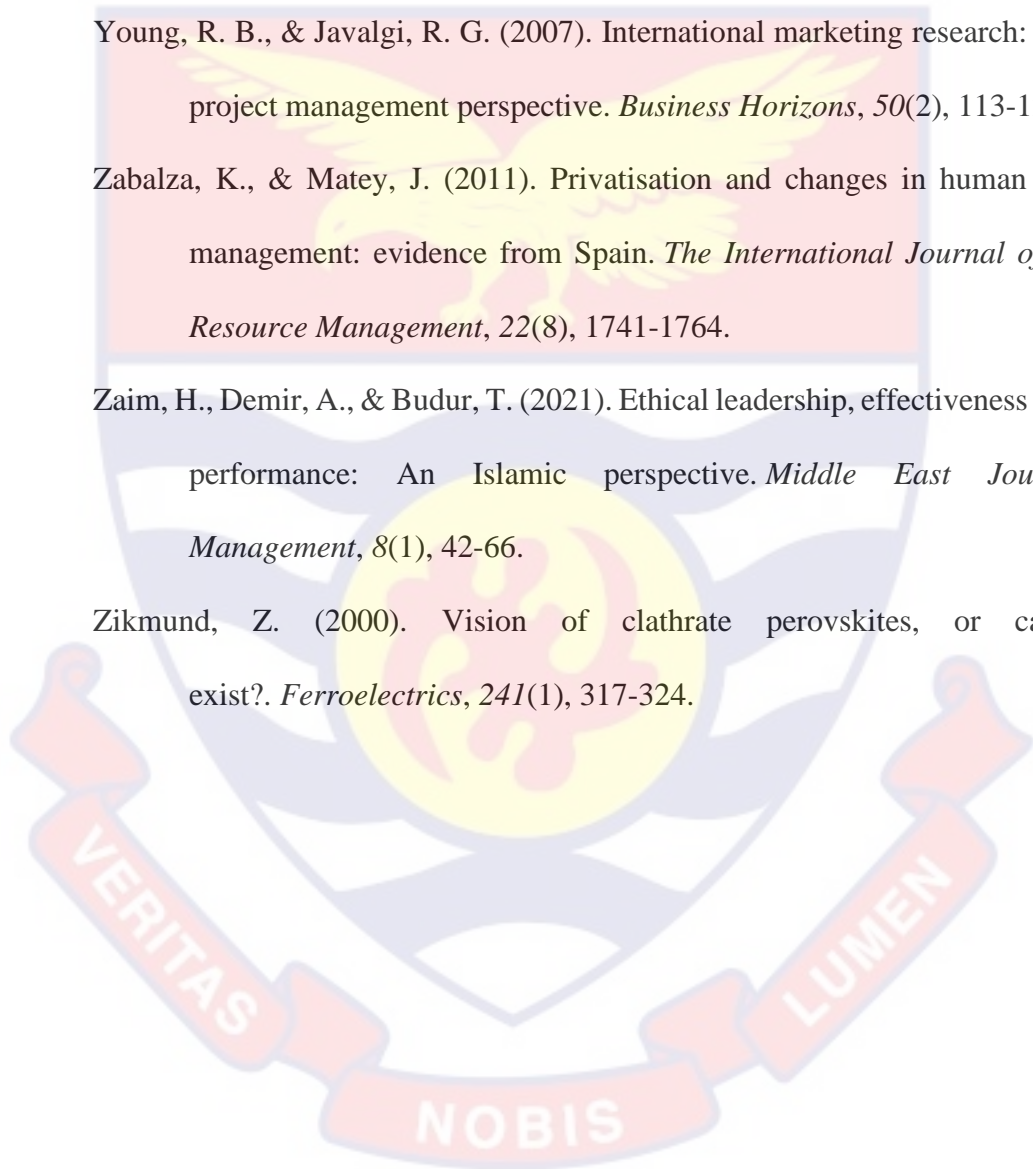
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APPENDIX- A

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS

DEPARTMENT OF HUMAN RESOURCE MAMAGEMENT

*Sample Questionnaire for bank staff*

I am a postgraduate student of the above University researching the topic “**HRD practices and performance of bank staff: A case of commercial banks in the Ho Municipality**” as part of the requirements for the award of a Master in Business Administration (MBA) degree in Human Resource Management. I would highly appreciate it if you could spend some minutes of your valuable time answering the following questions. Information provided for this study is solely for academic purposes and is treated with the utmost level of confidentiality. Thank you for assenting to partake in the study.

**PART A: BACKGROUND CHARACTERISTICS OF RESPONDENTS**

Please tick as appropriate and applicable []

**1. Respondents Gender**

Male [] Female []

**2. Indicate your age bracket**

Under 25years [] 26-35years [] 36-45years []

46-55years [] Above 56years []

**3. Highest level of education?**

WASCE/ SSCE [] HND/ Diploma [] Bachelors' []

Postgraduate [ ] Non-Formal Education [ ]

**4. Number of years worked at the Bank.**

Less than 5 years [ ] 5 – 10 years [ ] 11 – 15 years [ ]

Over 16years [ ]

**PART B: HUMAN RESOURCE DEVELOPMENT PRACTICES**

Indicate the extent to which the following human resource practices apply to your organisation? Using the scale from 1 (least agreement) to 5 (highest agreement), rate your level of agreement with each of statement by ticking (√) in the most appropriate column.

	<b>HRD practices (Construct)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
	<b>TRAINING</b>					
1	The activities of the training programs offered by bank meet the needs of employees					
2	The knowledge and skills associated aids used by the bank in the training programs are available for use					
3	The bank sponsors employees in training programs on the basis of relevant training needs					
4	The training I receive is appropriate and related to my work					
5	All staff complete a TNA (Training Need Assessment) tied to development plan of the bank					

	I have had an opportunity for both on the on the job and off-the-job training					
6	The bank has a continuous audit of staff skill designed to identify training needs					
7	Induction training is carried out at the bank premises					
8	The bank provides professional learning and growth opportunities to staff					
	<b>DEVELOPMENT</b>					
1	The bank supports merit-based employees development programs					
2	Employee development opportunities are linked to the strategic direction of the bank					
3	The bank has talent programs and succession plan to develop employees for future roles					
4	The bank's development programs are designed to support achievement of banks' goals and strategies					
5	The bank provides professional learning and growth opportunities					
6	I have had an opportunity to be motivated and mentored by an older and more experience bank staff					
7	The banks policies encourage job rotation as a way of developing staff					

8	The bank understand how employees are identified for development into critical roles				
	<b>PERFORMANCE APPRAISAL</b>				
1	The banks' performance appraisal system is growth and developmental oriented				
2	The bank provides a written and operational performance appraisal system				
3	The bank assessed employee performance on established objective and measurable outcomes				
4	The bank conducts performance review discussions with the highest quality and care				
5	The bank appraise performance by work performance and not personal opinion				
6	The bank allows employee to discuss job-related matters and performance with supervisors				
7	The bank equally promotes and recognizes excellence in whatever shape or form it comes				
8	My institution has a laid down system to correct deficiencies in employee performance (manage employee's talent)				

**PART C: EMPLOYEE PERFORMANCE**

Please tick (√) the appropriate number on the Likert scale to rate the following statement regarding employee performance measures at the bank: Where 1 represents a lower agreement to the statement whilst 5 represents a higher agreement. Rate your level of agreement with each statement by ticking (√) in the most appropriate column.

	<b>Employee Performance Indicators</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	I exercise adequate control over the task assigned to me					
2	I use the resources entrusted to me judicious					
3	I am very skilful in executing assigned tasks					
4	I share information about my work with co-workers					
5	I am very punctual at work					
6	I come to work late without permission					
7	I take a longer break than the allowed time					
8	I help my teammates in the performance of their assigned task					
9	I spend satisfactory time on the assigned task					
10	I have consistently met my set target in my performance development deliverables					

**THANK YOU FOR YOUR TIME, GOD BLESS YOU!**