Influence of Training and Development on Employees Retention in Deposit Money Banks, Kwara State, Nigeria

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Certification

This is to certify that this dissertation was carried out by **Sunday Moses, ADEYEMI** with Matriculation number **LCU/PG/001030**, student in the Department of Management Accounting under my supervision in the Faculty of Management and Social Sciences, Lead City University, Ibadan, Nigeria.

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Dedication

This research is dedicated to all Almighty God for his mercy and love shown to me from the beginning of the study to the end.

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Even though the above mentioned institutions and persons have assisted in the process of this research work, I alone stand responsible for the errors, if any, find in the work.

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Abstract

The study examines the influence of training and development on employee retention in deposit money banks, Kwara State, Nigeria. Specifically, the study examine the effect of training on performance, also determine the impact of development on employee retention, the effect of motivation on productivity, effects of training and development on employee job satisfaction and measures that can curtail under-performance by the staff of deposit money banks in Kwara State, Nigeria, were all examined by the study. Participants of the study were selected from 595 junior and senior staff of Deposit Money Banks in Kwara State, Nigeria. Pearson Moment Correlation was used to analyse the formulated hypotheses at a 0.05 level of significance. From the research findings, the relationship between training and development and employee performance is very high, positive and significant ($r = 0.975$, $p<0.05$). Furthermore, the research found a strong and significant link between training and development and staff retention in Deposit money banks ($r = 0.733$, $p<0.05$).

Similarly, the result revealed a positive and significant relationship between motivation and productivity among employees of deposit money banks ($r = 0.560$, $p<0.05$). Also, the study revealed a positive and significant relationship between training and development and employee job satisfaction ($r = 0.416$, $p<0.05$). Finally, the study revealed a high and positive relationship between the indicated measures that curtail measures under-performance by the staff of deposit money banks ($r = 0.794$, $p<0.05$). Hence, the study recommends that deposit money banks management give maximum importance to these dimensions, significantly impacting overall development achievement.

Keywords: Development, Employee Performance, Employees Retention, Training

Word Count: 252

Chapter One

Introduction

1.1 Background to the Study

The banking subsector of a country's financial sector is a national economy in the sense that when a country's banking industry fails, so does its economy, and vice versa, the banking sector can be seen as the engine of the national economy. can be explained as the driving force of Country. As a result, bank performance has a significant impact on the economy's intermediation process. Performance can be evaluated using return on equity, profitability, earnings per share, profitability index, and other metrics1. Therefore, due to the importance of bank performance to the country's economic situation, the Nigerian government has always focused on improving the efficiency of the banking sector. In addition, the challenges posed by the integration of the international economy into the global village, the ever-increasing ICT, a weakening economy and increasing competition from banks in other countries required a more productive workforce.

Human resources development initiatives in the banking industry should focus on training employees with a variety of new and different skills and ensuring employee flexibility to adapt to current developments. To improve employee satisfaction and job security, talent development strategies should proactively address issues such as job security and job satisfaction[2]. People (employees), both individually and collectively, are an organization's greatest asset and require good leadership and management to ensure job satisfaction and retention[3]. The Nigerian banking industry suffers from high turnover due to ineffective training methods and low employee retention. The Nigerian banking industry suffers from high turnover due to ineffective training methods and low employee retention. There is ample evidence from the Nigerian banking sector, including job insecurity and dissatisfaction with industry changes[4].

Employee retention, especially skilled staff, is an important concern for managers. This is because every organization is designed to achieve certain goals, and people are the most important resource in achieving those goals. Motivation is necessary to retain employees, and the factors that encourage employees to stay on the job are important because they influence an organization's work routines[5]. Managers are particularly concerned with retaining highly qualified employees. That's because every organization exists to achieve certain goals, and people are the most valuable resource in achieving those goals. In order for companies to retain their employees, they need to be motivated to continue working. This impacts the organization's day-to-day operations. Ultimately, talented people give companies a competitive edge. This confirms that highly motivated employees work hard to achieve company goals, especially when given the necessary resources and training. Bankers have different opinions about what motivates their employees. Financial incentives such as housing allowances and year-end bonuses are common in Nigerian banks to motivate employees. In Nigerian financial institutions, money has become a tool to attract and retain staff. This has contributed to the stability of the Nigerian financial system. Motivational techniques used to retain bankers in the past may no longer work for bankers today[6,7.] This explains why Nigeria's banking sector workforce is prone to instability, impacting bank operations and recurring bank failures[7]. For example, the Nigerian banking industry has been severely affected by poor performance and a shortage of qualified staff at various times[8]. Employees, especially young and enthusiastic employees, consider education to be the most important factor in their decision to stay with the company. To prevent future employee turnover, organizations should invest in professional development to encourage new ideas and innovation. When workers' work is aligned with company goals and they are properly trained to perform their duties, their job performance and motivation are enhanced.

Employee retention is influenced by many real-world factors, including company image, learning opportunities, performance recognition and awards, job security, fair wages, training and development, and work environment[9]. Retention strategies include ways to make employees feel more comfortable at work so that they are satisfied with their jobs and stay with the company[9], anything else will lead to employee dissatisfaction. Issues such as production, land, and capital cannot produce economic results without people's coordinated activities. Many practical factors, such as wages, affect employee retentio[10].

Human resource development is seen as the process of finding and bringing together more people with the knowledge, skills and experience needed for a country's economic growth and population growth[11]. Additionally, the banking industry's discourse on workforce development methods focuses on improving employee skills, ingenuity, and technical literacy in order to increase productivity and employee retention. However, employers should also strengthen their own resources to increase their ability and effectiveness in managing their physical and other human resources, provided that training and development method ideas are not limited solely to the benefit of workers. Banks, in particular, need to invest heavily in training and further education to meet the challenges of today's business dynamics and the growing global network of financial transactions.

Banks cannot meet their N25 billion recapitalization target, build compelling structures, and acquire current physical assets without the expertise, talent, and creativity of the people available. In other words, it is an X-ray that shows the importance of human resource development. Several authors and researchers emphasize the need for good education, training, development, fair wages, decent working conditions and good health. In other words, this is an X-ray showing the importance of human resource development. Several authors and researchers have highlighted the need for excellence in education, training and development, fair wages, decent working conditions, and health as key factors defining the quality of human resource development practices[12]. Most modern economists seem to believe that investments in public education and health care are critical to boosting a country's economic output[13]. This includes investments in education, training, health and other social services that affect accessibility to transportation and housing. As for the economic growth of the country, the efficient management of the resource side mentioned above helps a lot.

In all these cases, administrators have an important role to play. One of the best ways to keep employees engaged is through transparent leadership. This is due to the unique and essential role of managers in directing and motivating leadership. This component ignites the unique abilities of each employee and acts as the spark that makes them shine. Organizational diversity is essential for managers to unlock the hidden skills of their employees that are critical to increased productivity and profitability[14]. Motivating people is a management strategy that can be applied externally or internally. The use of motivational strategies responds to employee requirements and thanks employers for extra effort. Understanding and meeting customer needs is the most fundamental way an organization earns employee loyalty[15].

Each employee's contributions to the organization's success may be disclosed with well-motivated personnel, allowing them to improve their knowledge, ethics, behaviour, skills, and effectiveness. Employees have been shown to become more energized due to incentives, leading to better work performance[16]. Individuals' work performance and other outputs can be improved or influenced by motivational activities, allowing them to achieve their optimum performance and even job satisfaction[17]. Several businesses are looking for effective strategies to inspire their staff in order to boost total productivity. Organizations must have well-planned and expected methods for managing and boosting their workers' performance in today's more competitive economy. However, if not properly employed or implemented, the structure used to encourage workers may negatively impact their morale[17]. However, most organizations, particularly those that provide services or operate in the sector, have found this difficult. The service industry contributes to the country's Gross Domestic Product (GDP) and socioeconomic growth. Quality service delivery is critical, and this has necessitated the implementation of procedures to guarantee that services supplied to consumers are of high quality[17].

A well-motivated individual will deliver pleasantly in order to surpass consumers' expectations, therefore attracting and retaining customers while also achieving their ultimate goals (profitability). However, in most organizations, including the financial sector, this is not the case[17]. Perhaps no worker would refuse a raise in income because it would allow him or her to accomplish various activities such as paying utility bills, purchasing clothing, automobiles, paying school fees, acquiring land, and so on. However, because wages in Nigeria are often low, some companies mistakenly believe that everything else would fall into place if their staffs are paid more.

Since Nigeria's independence in 1960, it has been clear that the rate of national development has been slow. Growth and technical progress was determined more by the efficient articulation and exploitation of Nigeria's enormous people and material resources than by the availability of means and resources. In Nigeria, understanding of the significance of training and development is poor, as shown by Nigerian companies' output, employers must educate and retrain (develop) workers for them to enhance current skills and acquire new ones, resulting in increased production. Thus, employee training has recently been a key focus in current organizational growth objectives[18]. To attain this fundamental goal of development and profitability, both management and employees must enhance their contributions to the business. This is because an organization's performance is a result of its workers' aggregate performance. As businesses look to the future, they must consider a number of critical factors. This alone implies that the success of an organization is dependent on who works to achieve the organization's objective, i.e., the availability of qualified personnel[19].

Any organization's internal and external surroundings are always changing. They evolve as time passes. Changes, for example, have resulted in advances in science and technology, increasing patterns of competition, and the pursuit of competitive advantages, which has resulted in tighter customer relationships, decentralized decision-making, and product and service quality improvement, to name a few. Because of the dynamic nature of the organization's environment, employees were encouraged to improve their performance to outperform rivals by offering high-quality goods and services[20]. To address this basic quest for better job performance, it is essential to recruit competent workers, retain high-quality people, and develop a more flexible, adaptable labor pool to cope with the volatile market. People become uninformed and, as a result, unable to operate at the level at which they formerly excelled. This is enhanced through training, which are organizational activities intended at helping employees in learning fundamental skills required for the effective execution of the duties for which they have been recruited[22].

Employee retention is a process, and in today's environment of fast globalization and strong economic growth, the talent competition is getting increasingly fierce[23]. Any company's human resource, or talent, is an asset. What happens if a firm invests a significant amount of money in recruiting, selection, and training, only to have these talents or workers depart the organization searching for new opportunities[24]. Organizations increasingly understand the need to better understand the supply-demand dynamic to generate strong mechanisms to recruit and retain top personnel, plagued by unpredictable retention patterns and cutthroat global competition. Employees would like their jobs, like their coworkers, work hard for their organizations, be well compensated for their efforts, have many opportunities for advancement, and flexible schedules so they could attend to personal or family issues as needed and never leave[23]. Workers quit in the real world for various reasons, including a dislike of the working circumstances, a desire for a change, a dislike of their coworkers, a desire for more money, or because their spouse is offered a dream job in another location.

The internal and external environments of any organisation are dynamic. They change as time goes on. Changes for example have brought about advancement in science and technology, increased pattern of competition, hunt for competitive advantages resulted in closer customer relationship, decentralised decision making, quality improvement of products and services to mention just a few. This dynamic nature of organization's environment triggered the thought of development in employees' performance, in order to outweigh competitors by providing quality goods and services[20]. In an attempt to solve this basic quest for enhanced work performance, the matter of getting competent workers as well as retain high caliber employees and develop a more flexible adaptable skill base to cope with the volatile market is therefore important. People become uneducated and then incompetent to reach the level they once performed effectively. Training improves this, as they are organisational efforts intended to help employees' acquire elementary skills required for effective performance of the roles for which they are hired[22].

Employee retention is a process in the current scenario of high economic growth and rapid globalization, the fight for talent is becoming increasingly intense[23]. Talent or human resource is a major asset for any company. Company invests high amount of money for their recruitment, selection & training and what happens to company if these talents or employees leave the organization in short while seeking new opportunities[24]. Plagued by erratic retention trends and cut throat global competition, organizations are now realizing the need to know the supply-demand equation better in order to garner strong mechanisms to attract and retain top talents. Employees would love their works, like their colleagues, work hard for their organisations, get paid well for their job, have sufficient chances for improvement, and flexible timetables so they could attend to private or family needs when required and never leave. But then, in the real world, workers do leave, either because they hate the working conditions, want a change, hate their coworkers, want more money, or because their spouse gets a dream job in another region.

Employee retention is critical to the long-term health and success of any organization; however, it is becoming increasingly difficult for companies across the globe to attract, motivate and retain key talent. Employee retention is important to a company's long-term health and performance; yet, organizations worldwide find it more challenging to recruit, motivate, and keep vital people[25]. Employee turnover is a major concern for companies all over the world[26]. Employee retention is on the increase. As the competition for talent heats up each year, companies must ensure that they have the legal authority to urge employees to remain with the firm for as long as feasible or until the project is completed[27]. Both the business and the workers benefit from staff retention. Employees are encouraged to stay with the company for an extended length of time or until the project is completed. As a result, employee retention benefits both the company and the employee[28]. Each year, employee turnover costs a company hundreds of thousands of dollars. While the whole cost of turnover (which includes training, recruitment, and lost productivity) is difficult to quantify, business experts typically use a figure of 25% of the average worker's salary[27].

When a staff member quits, he leaves behind important knowledge about the company, its history, clients, and ongoing initiatives (sometimes to competitors). Typically, a significant amount of time and money has been invested in such an employee in the expectation of a future return[29]. When the employee eventually leaves, the investment is lost. Customers and clients may choose to do business with a company in part because of the individual employees. Relationships are formed that encourage the firm to continue to be sponsored.

When an employee's appointment is terminated, the ramifications are felt across the organization[30]. Coworkers are frequently called upon to pick up the slack. For the surviving employees, the underlying negativity frequently intensifies. When a company's retention rate is low, the company's goodwill is preserved. Potential workers are more likely to join an organization with a higher retention rate. When one employee resigns, it takes a long time to find and train a replacement[31]. Even after that, the management will not be able to match the new employee's efficiency. Executives are under growing pressure to link a company's human resources to its business plan. Executives and senior managers recognize that an organization's performance in the global market is determined by its talent level, which stems from its core competencies. They also recognize that retaining talent is both a challenge and a threat to them.

Businesses are currently experiencing a stealth revolution, with small businesses recognizing the power of individuals for the first time[32]. Industrial relations management is based on the belief that happy workers are more loyal, engaged and more likely to influence customer retention, which has a positive impact on bottom line[33]. Her one of the most pressing problems facing HR managers today is retaining key employees.

Deposit of funds as a financial institution, involves moving cash from the surplus unit of the economy to the unmatched unit and converting deposits into loans or credits[34]. The impact of bank credit on economic growth has been described as borrowing by various economic institutions to cover investment and operating costs. For example, businesses can get credit to buy machinery and equipment, and farmers can get credit to buy seeds, fertilizers, tractors and other agricultural equipment[35, 36]. Individuals and families borrow money to meet their needs, satisfy their wants, and pay for products and services.

Prospects for self-employment can be created by offering loans with due consideration of industry capacity and pricing structures[39]. This is because the funds will be used to start and/or expand the business, taking advantage of economies of scale to help achieve and maintain a realistic scale of the business. In addition, bank loans can be used to expand and improve informal activities.

1.2 Statement of the Problem

Many businesses did not take the problem of staff training seriously. This is because they are reluctant to admit the fact that the business environment has become so dynamic. Only companies with the workforce they need to meet today's technical and information requirements can thrive in a global corporate environment. Training is therefore essential to achieving the goals of modern organizations, and in order to compete effectively, organizations must educate their employees to meet long-term sustainability standards. On the other hand, organizations that do not properly train their employees experience stagnation, poor coordination, increased turnover, poor performance, loss of market share, inadequate workforce, insufficient capital base, failure, etc. You may face various challenges. Adopt technology that meets the needs of the business environment[36].

The purpose of this study is to solve the problem that Nigerian depository banks suffer from a number of problems related to training and development, as well as retention of staff. For example, 97% of banks prohibit employees from receiving required external or development-related training. Moreover, if an employee develops a personal desire for further education or personal development, most banks would prefer the employee to quit before beginning such developmental studies, and most banks would invest less in the employee[36]. As a result, employees rarely stay at the bank for long periods of time. When they see a better opportunity, they jump at it. The aim of this study is therefore to examine the impact of training and development on employee retention in deposit money banks, Kwara State, Nigeria.

1.3 Aim and Objectives of the Study

The aim of this study is to examine the the Influence of Training and Development on Employees Retention in Deposit Money Banks, Kwara State, Nigeria. The specific objectives are to:

i. describe measures that can curtail under-performance by staff of deposit money banks, Kwara State, Nigeria.
ii. examine resultant effect of training on employee retention in deposit money banks, Kwara State, Nigeria.
iii. determine the impact of development on employee retention in deposit money banks, Kwara State, Nigeria.

iv. identify whether training and development tailored towards employee retention can motivate staff to higher performance in deposit money banks, Kwara State, Nigeria.

v. evaluate the extent to which training and development results in employee retention in deposit money banks, Kwara State, Nigeria.

1.4 Research Questions

For this study, the following research questions were raised:

i. What measures can curtail under-performance by staff of deposit money banks, Kwara State, Nigeria?

ii. To what extent would training positively affect employee retention in deposit money banks, Kwara State, Nigeria?

iii. Would development have a positive impact on employee retention in deposit money banks, Kwara State, Nigeria?

iv. To what extent would training and development tailored towards employee retention can motivate staff to higher performance in deposit money banks, Kwara State, Nigeria?

v. Could training and development result in employee retention in deposit money banks, Kwara State, Nigeria?

1.5 Hypotheses

Based on the variables of this study, these null hypotheses were formulated upon which the research study will be anchored.

$H_0$1: There is no significant relationship between training and employee retention in deposit money banks, Kwara State, Nigeria.

H_02: There is no significant relationship between development and employee retention in deposit money banks, Kwara State, Nigeria.

H_03: There is no significant relationship between training/development and motivation toward employee retention in deposit money banks, Kwara State, Nigeria.

H_04: There is no significant relationship between training and development and employee retention in deposit money banks, Kwara State, Nigeria.

1.6 Significance of the Study

The purpose of this study was to examine the effects of training and development on employee retention among selected money deposit banks employees in Kwara State, Nigeria. To remain competitive, all businesses, including deposit banks, strive to outperform their competitors in providing superior service to their customers. But no company can thrive without motivated employees who can help it reach its goals. As money deposit banks become more informed about employee motivation and how it affects employee performance, they will be able to take specific steps to make and keep employees happy, both at home and at work.

The study helps employees provide superior and quality service to their esteemed customers, and as a result, consumers remain loyal to the company by receiving quality service. Deposit banks management teams also benefit from this to build a positive image, increase productivity and ultimately profit, which is the ultimate goal of every organization. The findings are also expected to pave the way for deposit bank authorities in Kwara State, Nigeria, to recognize the variables that influence manager behavior and their impact on worker performance.

The results of this study provide additional insight into the factors that influence employee satisfaction or dissatisfaction. It also serves as a blueprint for understanding what inspires and enhances the work ethics and management behaviors necessary to achieve optimal results.

Finally, the study will aid research students in various areas, particularly Human Resources Management and Business Administration, by serving as a reference point for subsequent research.

1.7 Scope of the Study

This study investigated the Influence of Training and Development on Employees' Retention Deposit Money Banks, Kwara State, Nigeria. This location was selected because the bulk of the banks who have agreed that we study them are located within this region. In addition, this study was restricted to seventeen (17) selected deposit money banks in the State. This covers the entire workers across senior and junior cadres whom such establishments have employed for not less than three years. However, the selected banks had been in existence for over ten years. This makes Training and Development information on employees' Retention in Deposit Money Banks Workers in Kwara State reliable. Therefore, seventeen (17) deposit money banks were selected for the study with different classes of Staff used as study population based on cadre; Fifteen (15) senior staff and Twenty (20) junior staff in each of the banks totaling 595 respondents. The rationale behind the selection of Seventeen (17) depost money banks is to derive a proportional population percentage in the figure for the study.

1.8 Limitations of the Study

Many problems occurred while writing this project. Problems include the uncooperative attitude of some staff members toward information gathering, and time constraints due to the balance between clerical work and research.

1.9 Operational Definition of Terms

In order to guide against any doubt, ambiguity, vagueness and inconsistency of concepts and terms in this study and for clarity, the following terms were operationally defined according to its usage in the study.

Development: Preparing individuals through learning and education for the future needs of an organisation

Deposit money banks: These are resident depository companies and quasi-corporations that accept deposits in the form of demand deposits that are transferable by check or otherwise used for payments. These are resident depository companies and quasi-corporations that accept deposits in the form of demand deposits that are transferable by check or otherwise used for payments.

Employees: This is an individual whom an employer hired to do a specific job.

Employee's Retention: Employee retention is a process in which workers are urged to stay with the organization for the longest possible time or until the project is completed.

Training: Learning activities directed towards achieving specific knowledge and skills for a task or career. The focus of training is the job/task; the acquisition or learning of specific competences.

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Chapter Two

Literature Review

The chapter will review some existing literature relevant to the influence of training and development on employees' retention in deposit banks, Kwara State, Nigeria. Some theories and empirical studies that are germane and relevant to explaining the variables under study will be investigated in the research work. This will enable us authenticate our findings and submissions on the proposed study. Specifically, some of the topics to be covered are:

2.1 Conceptual Review

2.1.1 Training

Human resource management is incomplete without proper and adequate training. Natural abilities are strengthened, adjusted, and combined with it so that they can be used more effectively. Training is the process of improving your ability to do a particular job. Most people believe that willingness to comply with the schooling process should be influenced by the ability to pay for it. It is a fundamental concept that covers all aspects of the human experience[1]. Training is a structured way for employees to acquire new knowledge and skills to maximize organizational prosperity[2]. It is the process of acquiring the expertise and skills necessary to accomplish more complex tasks. Employee proficiency is typically driven by training, so changing behavior helps an organization achieve its goals and objectives[3]. Schools are a way of helping people qualify and become qualified.

A well-designed training program can reduce turnover and increase employee satisfaction. Therefore, it is important to develop people who can apply their newly acquired knowledge and skills to achieve organizational goals[6]. Trainer training is a management strategy used to maximize the potential of key organizational resources[7].

Training is thus defined as a systematic approach to gathering and applying new knowledge to achieve a specific goal. He believed that successful trainees needed operational skills, technical proficiency, and a willingness to solve problems. “Management tools” (that is, their human resources) complement the use of newly learned skills and talents by employees in the workplace to support the achievement of the organization's goals. He argues that one of the school's functions, he argues, is to help students make the behavioral changes they need to succeed in the workplace.

On-the-job training is the systematic development of the employee's skills, competencies and attitudes necessary to perform a particular job or task[9]. This author's systematic method includes identifying educational goals, determining the type of training needed to achieve those goals, and designing and implementing a training program for a running expert using his shoes. This includes a systematic approach to finally track and compare your education to make sure it is more effective. Employee training is essential in any organization. Organizational effectiveness is directly related to the quality of training. Both new line employees and senior staff need training to recognize the demands of the work they are given and to be prepared for transfers and promotions[10]. Employees are more likely to work harder when trained. Managers who bring virtues to work recognize that education is a long, patient process, not a one-time activity, and indicate that their employees are satisfied with their education. Training is often about preparing students for the industry and ensuring that they can apply what they learn once they arrive in the industry.

The purpose of training is to help employees meet production, quality, waste management, safety standards, and operational needs. The main purpose of training is to enable trainees to change their behavior and perform tasks differently[12]. An apprenticeship is an organizational effort to help them learn the basic skills necessary to do the job for which they are hired[13]. In order to promote human learning for male employees, we are aiming for training that is easy to apply while meeting the needs of the company. Training is important because a well-trained mind is worth more than all the gold in the world; Staff training continues and money spent is well spent[15]. It is seen as a teaching or discipline designed to help people hone their skills or create the type of personality they desire. Extend to short-term efforts to close the skills gap between your skills and those you already have.

To summarize the importance of training, development includes training to improve skills and knowledge about specific jobs and efforts to learn more about performance in general[18]. employee. This is especially true given recent technological and information developments in the Nigerian business environment. In other words, strategies for equipping people with the skills, knowledge, and mindset they need to do their jobs better. Training programs are designed to help employees improve their skills and increase their productivity. As a result, manager training focuses on human and conceptual skills that help managers better manage their company's human capital.

2.1.1.1 Methods of Training

There are many training techniques. These includes[21]:

a. Induction Method

In this approach, new hires are introduced to the company and mentored there. Formal and informal adoption programs are common in most companies. Organizations have a variety of induction training topics. This may include company products, different services offered, employee wages, security, probationary periods, vacations, and grievance mechanisms for employees who are not treated equally. Proper adoption is an important step in the training process. This allows new hires to get used to it quickly and benefit from specialized professional training. Managers and departments should educate new hires about the department's resources and needs. Supervisors should also provide this information. At her follow-up meeting a few weeks later, HR can answer new questions posted and repeat some of the information previously covered. That said, an onboarding program should make new hires feel welcome and part of the team. Frustration, poor work practices, and high employee turnover are all the result of poor onboarding or orientation. Successful completion is important for future educational and job performance.

b. On the Job-training

On-the-job training is an important part of preparing for various careers. In his opinion, an ineffective teacher can undermine the performance of many students both in the workshop and in the office. An employee learns on the job from qualified trainers or certified trainers with qualified senior employees. Using this method, large numbers of unskilled clerks, cashiers, and salespeople can be quickly trained. This training approach gives learners the opportunity to learn using real devices in a real environment. Moreover, training is very cheap. The materials, equipment and tools used in training are the same as those students may encounter in their regular work. However, this type of education has the significant drawback of being disorganized and haphazard. Another drawback is that in busy workplaces, trainees can be distracted by the noise of other employees. Productivity also suffers when learners are studying and working at the same time.

An example of on-the-job training is as follows:

Job Rotation: This is how the student travels from one table to another or from one department to another to acquire all of the job's abilities and methods.

Internship: This is a technique of assigning a trainee to someone in the company to find out what is going on. This is a combination of hands-on training and classroom instruction. It's a kind of emotional connection.

Information Presentation Method: The display of information was the focus of this technique. The goal here is to teach facts, ideas, and concepts without needing simulated or actual on-the-job practice. The approaches used in this strategy are as follows.

Conference Method: A conference is organized or conducted for a smaller group, often managers from multiple businesses, in this method. The number of individuals may vary based on the organization, but it will usually be fewer than a classroom.

Classroom Method: This is the conventional teaching approach, which is extremely cost-effective and widely used to convey specific knowledge. It is confined to a specific number of people, unlike the conference technique. As a result, it may instruct a big group of people while also providing a two-way communication mechanism. This implies that questions might be asked about the instructor's skewed knowledge and categorization.

Programmed Instruction: For the most part, this is a newer technique that draws on psychologists who created pre-programmed teaching devices and books. Instead of having the trainer lead the learning process, this technique lets the student take charge of it by responding with correct or incorrect answers or solutions. The learner can only progress as fast as he comprehends and completes each step or chunk of the learning process. This method requires the learner to respond fast and double-check any correct answers in order to be effective. The aim will be reached as long as the process continues. It's a less efficient method, but it saves time over time. It's also flexible, because the cassette may be spliced in and out as needed to repeat the procedure as needed.

Lecture Method: This is a typical institutional technique used by colleges, polytechnics, and universities worldwide. The benefit of this method is that it is less expensive and can handle many people. However, its most serious flaw is that each trainee's pace or degree of absorption varies, and this is not taken into account.

d. Simulation Approach

People are trained in a simulation method by mimicking real-life events in the classroom. People are taught how to deal with issues that arise in real life and problems that must arise. It is employed in the training and development of managers. The different simulation approaches are listed below.

Case Study Method: This technique involves giving trainees a case study to simulate a work setting when making business choices. They then assess the issue and make judgments as if it were a real-life scenario. It enables students to apply their theoretical and practical knowledge to real-world issues. This is a fantastic way to improve your analytical thinking abilities.

Critical Incident Method: Participants are given an outline or sketch of a genuine problem before working on it together. Most of the time, trainees' research by responding trainer questions. The students' responses are factual. The participants construct their reasoning even though the information provided may be inadequate. Aside from that, they conduct in-depth analyses of the situation and develop workable remedies.

Business Game Method: This method makes use of a business scenario mode. The trainee may be called upon to represent his business at a negotiation table. They carry out the same activities and make the same policy decisions as in real life.

Role Playing: In this method, a trainee takes over the work of another worker. Relationships and leadership roles are emphasized as the main goals of this approach. As already mentioned, trainees play the role of other workers and take over the work of senior workers. Students learn by doing and get immediate feedback on their choices and actions. Successful role-playing games require careful crafting of roll aid scenarios. Each performance should give the audience enough information to express themselves while providing context to understand the scenario and the people involved, which are powerful tools. One drawback is that gimmicks are used instead of experience.

e. Training

Suppose an employee with only a high school diploma has shown a willingness and aptitude for learning professional skills. In that case, the bank will help him or her complete the necessary training to become a member of the Institute of Chartered Accountants of Nigeria (ICAN) or the London-based Chartered Institute of Bankers (ClB) [23].

f. Vestibule Training

If many people need to be trained quickly. For example, many companies use vestibular training when employment in a particular company or industry is growing rapidly[21]. The operation of the front room school is a special project of the Human Resources Department. In another location, new employees are trained on how to use specific machines and devices. Vestibular school teachers tend to have much more teaching experience than traditional school teachers.By escaping the complexities and stressors of the workplace, students can focus on learning. Professional learning environments often reach certain qualification levels faster. Vestibular training has the disadvantage of being more expensive than other methods as it requires the use of industry equipment and devices to teach learners. Devices and machines should be cloned even if they are not used for productive purposes. The costs can be justified when an error has a large and costly impact and new employees must be trained to become proficient with their trading tools before being placed on the field.

g. Apprenticeship

Apprenticeships are usually required for jobs that require a variety of difficult and specialized skills and knowledge. Jobs such as plumbers, carpenters, and welders require as much practice as jobs such as printing, engraving, and tool making. An apprenticeship program is essential if you want your employees to become familiar with all the nuances of the job. The best on-the-job and off-the-job training can be combined if the apprenticeship is effectively organized. It provides an opportunity for trainees to earn money while they are away. Apprenticeship programs are beneficial, but they also have some drawbacks. In many cases, an apprenticeship period is specified. Depending on your ability to pick things up quickly, the time frame will lengthen or shorten. Second, unions usually oppose employers' attempts to save money by unnecessarily lengthening training periods.

2.1.1.2 Approaches to Training

Training may be divided into four categories. They are as follows:

a. Traditional Approach

This method gives individuals the training they need to accomplish their current jobs without looking ahead to their future. There are three sorts of conventional training approaches[23]. They are as follows:

Training as "Nuts and Bolts": This indicates that training is primarily aimed at enhancing current job abilities. It is only useful if the company has given appropriate attention to what the employee will accomplish as a result of receiving such training; otherwise, the company will find that it has spent money on training, and employees will be assessed and instructed only on existing techniques.

Training as Smorgasbord: Training was seen as simply a work bonus with some educational value in this training. As a consequence, workers have a variety of choices available to them on the side, ranging from in-house programs to courses at local universities.

Training as Rewards: For example, performance or promotion to another job may entitle you to a conference, tuition reimbursement, seminar reimbursement, and other educational perks. This is comparable to a training smorgasbord, except that smorgasbord is more common. It can be more successful when used in conjunction with a complete, integrated career program[24].

b. Cognitive Approach

From this perspective, individuals learn through a fairly automated process. For example, when actions are taken, rewards or penalties are applied, and based on the rewards or penalties, activity is reported more or less frequently. This indicates that the current trend strictly follows the above rules, leading to a mechanistic view. This approach emphasizes a thorough assessment of skills, workshop case studies, role-plays, and each level or phase of the training process.

c. Combined or Social Learning Approach

As the name suggests, this method combines cognitive and behavioral approaches. It is based on both internal (thought) processes and external (environmental) processes (reward or punishment). This strategy is based on faith. Knowledge helps people understand clearly what actions lead to desired outcomes, and value is associated with desired outcomes. He also states that Matt's skill is that he learns by watching others perform it, and performs that behavior until he feels confident about a new action. Performance appraisals, denial of public sale methods, employee misconduct handling, and counseling are simplified by the above methodologies. Learning techniques are also used in teaching machine operation, repair, and other skills. The stages at which this technique is applied are: creating performance value, providing information (pre-knowledge for training), providing a model by doing it yourself, and empowering learners with competence and confidence. is. Intervene quickly when an error is detected.

2.1.1.3 Problems of Training

The following are the primary roadblocks to training in Nigeria[26]:

i. The Geo-Political Factor in Management tends to overwhelm the excellent ones due to others' lack of skill.

ii. There is a difficulty with releasing employees for outside training, especially the good ones. This is because management's workload has grown to the point where the company can no longer devote current people to training.

iii. The explosion of economic activity has resulted in an excessive growth of existing institutions and new ones, both in the public and private sectors.

iv. Inefficiency in management: as a consequence of increasing indiscipline and authoritarian tendencies in both public and private organizations.

v. The public sector's competitive demand for skilled employees and training and its consequences on productivity.

vi. Inefficiency in management: as a consequence of increasing indiscipline and authoritarian tendencies in both public and private organizations.Inefficiency in management: as a consequence of increasing indiscipline and authoritarian tendencies in both public and private organizations.

2.1.1.4 Benefits of Training

Several advantages may be gained if a training program is effectively organized; these benefits are categorized into three primary areas[27]: employees, employers, and society.

To the Employees

i. By making them more marketable.

ii. By boosting their earning potential.

iii. By increasing the stability of their employment.

iv. Employees are qualified for greater roles and responsibilities as a result of their qualifications.

v. Possessing a sense of belonging and recognition.

vi. It gives a platform for meeting and interacting with people from various backgrounds.

vii. It boosts staff morale and self-assurance.

viii. It improves job stability and pleasure for employees.

To the Employers

The following benefits accrue to labor employers as a result of their employees' training.

i. It improves efficiency.

ii. It makes it possible to compete.

iii. It aids in the resolution of operational issues.

iv. It ensures efficient negotiating and fosters industrial harmony.

v. It raises yearly turnover rates.

To the Society

The following are some of the benefits to society.

i. It raises one's degree of awareness in general.

ii. It raises the society's level of living.

iii. It ensures that job possibilities exist.

iv. It supports both industrial and political peace.

v. It aids in the expansion of the economy.

Training has some distinct benefits for workers, it helps provide valuable skills while it also increases a person's value to companies and increases employment opportunities. A safe and well-trained workforce increases opportunities for advancement, leading to higher pay and status. On the other hand, it is also a technique that helps emphasize the importance of training because: Increased productivity, work-related injuries, reduced waste and costs in manufacturing/operational processes, hard-working and engaged employees, adapting to new technologies and workplace changes, having a dynamic and health-oriented company, and provides a platform for human growth

Training is designed to help organizations achieve their goals by identifying needs, designing and implementing training programs, delivering and evaluating training at all levels of the organization[30]. In his opinion, training is essential to an organization's success as it allows for continuous management of employee and organizational growth. Training supports goal setting, employee progress evaluation, and changes to achieve goals more efficiently and effectively. It also provides employees with feedback and evaluates their performance before rewarding them. Due to the benefits of training, most organizations and their employees have noticed improved health. Businesses need to overcome poor performance, match employee skills with job needs, improve organizational viability, keep up with new technological advances, increase the quantity and quality of work, and improve productivity and efficiency. A good organization provides training to our employees for a variety of reasons, including inducing specific behavioral changes in the workforce.

Employee training helps companies address competitive and environmental issues. Employee performance must be a top priority, with the ability to adapt to changing technology, customers and markets secondary. As already mentioned, even if training is valuable to a company, it enables management to create and promote human capacity to achieve company goals[33]. It was emphasized that managing employee performance is important in moving training plans forward. Employee training directly improves employee and organizational performance by improving overall skill levels[34]. Employee training can be viewed as a modest management activity that instantly increases a company's human capital and contributes directly to improved performance. Employee performance improves and organizational deficiencies are directly amplified. Education benefits both workers and their families by increasing the market value of workers and raising their living standards. Through training, organizations can improve their performance today while ensuring their employees have the skills they need to meet the needs of the future. He emphasized the importance of training to improve employees' current job skills and prepare them for future positions with more responsibility. Benefits of training include increased productivity, retention and job satisfaction, especially in sales, customer service and information technology[36].

2.1.1.6 Advantages of Training Programme

The following are some of the benefits of a training program:

i. It raises worker performance standards, resulting in increased productivity, higher quality, and on-time work.

ii. A multiplier effect occurs as a result of training. A trained employee returned to his company to use the information and skills he had gained.

iii. Because a trained individual is highly motivated, training improves organizational morale. "It is only then that he feels confidence to carry-out the task, because he believes he can do it, his passion for the job increases"[37].

iv. The quantity of supervision needed is reduced by training; the more competent an officer is the more confidence he has in the organization.

v. Training aids in the reduction of industrial accidents as well as the modification of equipment and machinery.

vi. As it seeks to improve the cordial relationship between management and workers, as well as morale and job satisfaction, training helps in decreasing labor turnover, dissatisfaction, complaints, absenteeism, and other ethical organizational problems.

vii. Employee work satisfaction improves because of training, as does employee performance.

Formal training courses might be used for various objectives, from introducing a new set of regulations to developing high-level talents related to national development[38]. In a similar line, advancements in automation and technology have raised the value put on training, as well as the following considerations:

Efficiency: To see that training is offered for government workers to enhance their efficiency is a typical way of stating the aim of training. Training equips employees with the information they need to speed up work, remove waste, and better use labor and material resources to reduce the cost of the operations they are responsible for.

Makes the Organization more Manageable: Training allows workers to make better choices or achieve greater levels of productivity without the need for constant• monitoring or the exercise of superior power. Employee training may therefore result in cost and time savings for an organization in terms of supervision.

Economy in Learning Time: Experience is the best teacher, but training accelerates the accumulation of experience. Training provides solutions and quickly brings civil servants up to acceptable levels of performance. Training increases the potential for self-development and increases work efficiency, while also helping to improve group morale and cohesion. Employee morale is boosted to the benefit of both themselves and the company by acquiring the skills and knowledge they need to improve their job performance. This increases motivation and reduces absenteeism.

Profession Development: The purpose of this training is to enable employees to take on greater responsibility through job transfers and promotions, and to pursue a happy and fulfilling career. By preparing employees to perform better in their current jobs, they can advance in their careers and be more productive in their current jobs. Increased organizational stability and flexibility: Public services can lose key individuals through mass layoffs, deaths or retirements. If there are not enough qualified people to maintain the system, the stability of the service can be jeopardized. The resulting vacuum may force officials to change jobs or rotate to new positions. Training results in increased job rotation.

2.1.1.6 Objectives of Training

The following are some of the primary training objectives[39]:

Increased Productivity: According to the company, productivity is the pinnacle of any training program. A well-trained person with the same physical ability can do more than an unskilled person.Employee productivity determines whether a company performs well or poorly. For example, well-trained salespeople earn more than their untrained colleagues.

Low Turnover Rate: Unproductive employees are more likely than productive employees to be dissatisfied with their jobs and quit. Unskilled employees are like boring schoolchildren. He hates school and prefers to be absent. He drops out more often than other students. He also resembles an unproductive employee. He despises his job and quits at the slightest provocation from anyone. This is a problem many companies face.

Higher Morale: Trained employees are confident in their abilities. He has a sense of control and is willing to deal with occasional disappointments, frustrations, and inconveniences. A trained person's morale is boosted by the sheer joy they derive from their work. Regular training programs give employees a sense of being needed and wanting to achieve something.

Better Coordination: Training helps coordinate people and material resources. Through training programs, employees are informed about the company's expectations and goals. They are taught how to climb ladders to reach their personal goals. As a result of this alignment of objectives, training saves costs by increasing productivity, reducing employee turnover, and promoting alignment of objectives. Absenteeism, poor performance, and high costs are all the result of poor training.

2.1.2 Development: A Conceptual Review

"Velupara" (a 12th or 13th century Italian term) is the ancestor of the word "development." To unwrap, untangle, or get rid of something is the meaning of the verb. In contrast to "develop," the word "envelop" means "conceal," "cover up." in addition to imposing restrictions, which is exactly what happens when something is enveloped. Whatever limitations there are are removed when something new is created. It's a positive term that means progress, and when it's used to describe people, it means they've grown to the point where they feel as much a part of humankind as the rest of us. The term "development" is ambiguous in its etymology. In two meanings, the word "development" has the active meaning of action to cause something to develop and the medial meaning of something that undergoes a development process as a noun. It's a verb that means to do something or go through a procedure. Development can be used both transitively and intransitivly as a verb. To say something is growing is to employ the transitive verb form of the verb. This may be used to anything from children to trees to people. To develop, then, is to bring something latent or prospective to the surface, to make it actual. When we say that progress is being made, we're using the intransitive form of the verb. To develop, then, is to progress from one level to a higher, more complex, or completely formed one. Whereas the verb "develop" and its noun "development" were typically employed in the intransitive meaning in the past literature. Today's writers, especially those writing about new nations, use these phrases transitively. Because of this, the word's etymology encompasses a wide range of ideas [39].

Disciplines such as economics, political science, psychology, anthropology, and sociology all use development thinking. Due to its interdisciplinary and interdisciplinary nature, it is difficult to define different things or label different people. is. Like the term "Third World", "development" is Anglo-Saxon. Few concepts in recent history have gained more credibility and historical relevance than that of development. Ultimately, it is about making the poor richer while helping developing countries develop. The concept of development has focused primarily on the plight of the world's poor. Development plans are created by experts, planners and non-profit organizations to help poor people get out of poverty. In today's technical and everyday parlance, progress generally refers to economic progress. Development is defined as the following by Gunnar Myrdal:

> By development I mean the movement upward of the entire social system, and I believe this is the only logically tenable definition. The social system endorses besides the so-called economic factors. including all sorts of consumption by various groups of people. consumptions provided collectively, educational and health facilities at all levels; the distribution of power in society; and more generally economic, social and political stratification: broadly speaking institutions and attitudes to which we must add an exogenous set of factors, induced policy measures applied in order to change one or several of these endogenous factors

Stability and consistency are fantastic terms used to describe development. Until 1913, only classic models were sold in Europe and the United States. After the First World War, especially after the Russian Revolution and the Great Depression, the classical model declined and other models emerged. After the Second World War, a new era of development 40 in the world began.

Everything has changed dramatically in the last few thousand years. To move forward, each of these stages requires clearly defined development goals. Moreover, the pace of development varies greatly from country to country. However, all stadiums and upgrade types share certain key development characteristics. Human dignity, equality, freedom and social justice are among the most important principles of development. These thoughts cannot be separated. Using these ideas, development means working towards a balanced and coherent social goal. It has a global reach and takes a comprehensive approach to society's problems and challenges[41].

The idea of development has a long history dating back to the dawn of time. This idea approached theology as it was used in Western countries by the Greco-Roman civilization until the late 19th century as a general concept denoting the most disparate elements of human well-being. This study focuses on the development of Illuminati beliefs in the 17th century and how it changed over time. At the turn of the 20th century, most believed that progress was based on natural, positive forces, and that feeling limited only slowed progress. There was a long-running debate between the so-called modern people and the ancients. Modernism eventually prevailed, leading to the notion of unstoppable progress. Some contemporary philosophers conceptualize and interpret progress differently than the idea of marginal consciousness.

To put it another way, they are linked with the concept of progress that has the potential to be infinite[42]. These authors' writings also have a certain resemblance to Augustinian thought. They see history as a whole, as a solid march of civilization toward a common good, even if that progress is inconstant and non-linear.

It is possible to think of development as a series of evolutionary steps that lead from basic cultures to the unique and universal consumption model of the Western industrialized civilization[43]. According to several definitions, "development" is "a process or state of being well-off or progressing economically and socially or maintaining ecological equilibrium" [44]. The word refers to "a process of self-development and maturation that liberates the populace from oppression and fear"[45]. According to the most conventional scholars of the topic, development is typically viewed as a process that primarily affects nations in the industrialized world. On the other hand, proposes a view of what development is: "increasing the population's variety of options so that development may become more democratic and participatory access to income involvement in decisions and enjoyment of personal, economic and political rights". There have been three definitions offered thus far, all based on models drawn from three major currents in thinking about development. The first, and most common, uses the word to refer to something other than economic expansion. They believe the word is inappropriate and does not go beyond simple illusion, belief, myth, and ideological manipulation. The second argument is in opposition. Although this is the most difficult approach, it "tries to demonstrate that development is not chimerical and also cannot be denigrated as economic progress[46].

2.1.3 Training and Development

Formal education and training is seen as any effort to improve existing or potential workers by improving their skills through learning, generally through attitude change and skill and knowledge enhancement. Training is defined as teaching a specific skill, while development refers to learning opportunities designed to help people progress professionally. To train someone, you must first educate, direct, develop, and provide that person with future experience. Organizational goals can be achieved more effectively when organizational and staff interests are integrated through training. Training must be well designed and delivered to have a significant impact on performance48. Employee performance can only be improved through proper training. Effective training and development programs are critical to organizational engagement, or “the relative degree of individual identification and engagement in a particular organization." Organizations that understand the training needs of their employees develop plans to meet those needs. Investing in employee training can significantly improve communication and performance skills and improve employee retention. Also, if the program focuses on his skills in communicating with colleagues, there is a significant increase in profits and a higher percentage of pleasant working relationships[50]. There is evidence that education and training improve job performance, job satisfaction and organizational engagement[51]. Poor job training can also lead to poor performance analysis, leading to frustration and conflict among employees.

More funding for training and development will help all businesses retain more employees. Companies that invest in education and training gain a competitive advantage, increase productivity and increase employee loyalty[52]. This is largely because training and development are seen as critical to employee retention, whether or not they are top priorities for the company. This is true even if employee retention is not an immediate concern. Training becomes more important as operating models such as "The Learning Organization" and "Knowledge-Based Organization" become more important in today's business environment. No matter how you look at it, retention indicates a desire to retain the best employees, but it's also about retaining and managing the talent your company needs to thrive. First of all, providing training is a way to improve people's skills. Strong business models come from offering something that your recipients value and benefit from. Given the importance of education and training, it defies logic to imply that these tools should be viewed merely as "holding" means. Only a few cases have explicitly introduced OJT as a means of employee retention. Nevertheless, many studies show that employee satisfaction or dissatisfaction is often associated with professional development concerns. According to a recent survey[54], more than 40% of small business workers are dissatisfied with the amount of training they receive. According to this study, frustration and anger over lack of qualification opportunities were strongly correlated with both the desire to quit and the frequency of absenteeism. Gallup ranked the inability to advance professionally as one of the top three factors contributing to employee dissatisfaction in 1955. Other studies have reached the same conclusion[56]. Moreover, all recommendations are in agreement that the link between further training and employee retention is particularly strong for highly qualified employees[57].

Providing resources and showing support for workers to deal with work-related stress and change contributes to employee retention, creates incentives to stay and creates a culture of caring58 . Employee learning is more than just training and development. This includes socializing at work. Education and training are therefore seen as a means of increasing employee engagement. They enable workers to "imagine the future" in the workplace and provide the support they need to cope with the challenges they encounter in the workplace. Many managers may express the typical fear that once trained employees will be pulled away from the company in search of better opportunities. Many businesses have been affected, especially in the brewing industry, where semi-skilled workers are also typically employed in a very popular job market. As a result, companies are happy to teach only the basic requirements of specialized equipment and processes. The situation may be a little different for top talent, as companies tend to invest more aggressively.

However, the literature suggests that organization-funded training does not always lead to voluntary retirement. An employee that an organization has invested his resources in training is unlikely to work for another company because salaries and benefits are slightly different from other companies. When an employer invests in training, it is a clear sign that they value and want to keep that person. They may be more likely to stay with the company only if they are forced to do so by their actions.Incentives to upskill are much stronger when they are part of clearly articulated company-wide growth goals. Several engagement-related metrics such as B. Competence-based compensation, career development and planning are closely related to education. All of these can be used against each other. Training can be a particularly effective retention tool when combined with policies that enable employees to grow and thrive within an organization[59]. Employers should implement effective internal promotion programs to ensure that unskilled and semi-skilled workers are promoted and rewarded to positions of higher responsibility within the organization.

There is no strategy or formula for determining the amount and type of training to offer. Every organization's situation is different. There is no evidence that any training approach or material is significantly better for memory, nor is training inherently bad for memory. However, training can help businesses retain valuable employees if designed with well-communicated goals for improvement and continued professional development. It is the responsibility of management training and career development to implement structural measures to improve performance and performance. Another way of looking at it is the process by which employees within an organization obtain the information they need, such as the skills and qualifications they need, that are essential for their growth and success. Workers need regular training and development to be successful in their jobs. Properly trained, developed, qualified, and skilled workers, as evidenced by their loyalty to the organization, their deep knowledge and understanding of business processes, and their high productivity, can bring enormous benefits to your company. can produce. It can also contribute to the overall stability and long-term success of the company.

Workers should be trained to produce lasting impacts long after the training activity or program is completed. It is important for employees to focus on integrating newly learned skills and concepts into their work environment by performing specific actions, decisions, processes and tasks. Refers to the official, unwavering effort and commitment of an organization to continuously improve the performance her level and satisfaction of its employees through various types of skill development and education programs. These initiatives are already widespread and diverse in most organizations, encompassing everything from job-specific training to long-term career progression. A key strategic tool employed in implementing policies that help an organization achieve its vision, purpose and goals is education and career development, which is now emerging as a formal corporate function. . Companies of all sizes recognize the importance of education in developing their workforce and retaining top talent. Elements such as continuous learning and career development are included to help employees grow.

Employees' importance and the need to train them regularly are now generally recognized.

2.1.3.1 Modes of Training and Development on the Best Practices

To retain employees, organizations need to identify the most effective retention strategies. Employers can set training and development opportunities for their employees' content and job responsibilities. An employee's work can be expanded within the company by using work substance and responsibilities as an open door. To feel part of the company, give employees leadership roles on projects or build good working relationships with management. Associates can thrive and produce with shared leadership goals, autonomy, and easy access to important dates and scheduled meetings. When a company recognizes and appreciates the hard work and talent of its employees, the value of those employees increases. Occupational development should be directly linked to increased production, higher wages, fair wages and social benefits. Creating a leadership training program is just as important as developing leadership talent. In determining future needs, an organization should have a structured and objective intent, including visible evidence that applicants within the organization want management training[67]. Rotating leadership and leadership projects helps employees understand their impact on the company's core issues by giving future executives a broader view of the organization. Employees must grow as managers while improving their skills through ongoing trade-oriented training. As business people, managers need to understand the challenges they face and the decisions they make to develop various skills. Improving your skills can lead to promotions and raises.

i. Training positively affects the proportions of the organization’s competitiveness.

ii. Training must be incorporated into the company’s business techniques

iii. The mix of training in the organization’s business systems expands the effect on the organization’s competitiveness.

2.1.4 Reward and Recognition

Compensation should be a key area of innovation for employers68. Workforce diversity suggests the need for more creative ways to shift the right incentives to the right people. However, it is impossible to list all the types of recognition and rewards companies actually give to their employees. Still, it's clear that rewards and recognition can contribute to improving employee retention as part of broader efforts to retain employees and adopt good workplace practices. The Compensation and Recognition category is somewhat of an umbrella term, as it encompasses a variety of formal and informal, financial and non-monetary incentives given to individuals, groups of employees, or the workforce as a whole. They come in all shapes and sizes:

employee of the month awards (gift certificates, plaques, etc.), company-sponsored sports teams, company parties, prizes, clothing, and more. However, it is frequently awarded "as needed" and is at the discretion of mid-level managers or team leaders.

“Reward and Recognition” covers all incentives not captured by other categories of customer retention measures discussed in this report. Also, while they are not generally considered a key component of good customer retention, it can be tentatively observed that they are often very important. Helps maintain work culture. It recognizes the contributions of its members while helping to reinforce positive action. To work properly, incentives must be well-founded. This means that everyone should have an equal opportunity to receive incentives, and beneficiary employees should appreciate them. Anyone who keeps the organization productive ensures fair distribution of prizes, new assignments of interest, honors, or other motivational tokens distributed by the organization. Morale suffers when employees view their employers as arbitrary, unfair and favored[69]. There is a general principle that 'what is rewarded is achieved', and they emphasize that this principle must be tied to the core culture of the organization70. Appreciation and reward are inherently tied to, support, and be consistent with a particular organizational “culture,” whether that culture is consciously managed or replicated by the organization. doing. In other words, compensation must "match" people's perceptions of their employer and workplace. In workplaces where labor relations are tense, or where workers do not trust management's intentions, people often react skeptically to the sudden introduction of compensation. Writing from an employer's perspective, she included money in the discussion of financial incentives, but also noted that money is not always an appropriate reward. nearly a quarter of respondents said they left their previous job because they didn't feel valued or valued[72]. In her view, showing appreciation “has nothing to do with money, flexible working hours, or career opportunities. Incentives designed to be can actually be demotivating if deemed unfair or too difficult to obtain. Incentives can also lead to unhealthy competition among employees, forcing them to cut corners and sabotage their colleagues. Incentive programs should be carefully considered and used judiciously before implementation[73]. Bonuses, rewards, awards and accolades, when abused, become manipulative and little more than bribes for action. Often these behavioral techniques have the opposite effect of what they were intended to do. It's true that rewards can undermine intrinsic motivation. It's disappointing to see companies wipe the initiative and turn their employees into Pavlov's dogs ready for the next bone to be thrown. emphasized that it should have a greater impact on productivity than perceptions[75.]

2.1.4 Employees

If you are looking for a job, an employee is hired by a company to do a specific job. You will be hired through an application and an interview. This determination is made when the employer determines that a particular candidate is the best fit for the position being filled. A letter of offer, employment contract, or verbal agreement outlines the terms and conditions of an individual's employment. All employees of non-union companies negotiate contracts. Working conditions are not uniform for all positions. Most employees do not participate in negotiations and simply accept the employer's offer. New hires' salary rates are used to determine future promotions, so it's in their best interest to negotiate the best possible contract. Collective agreements govern most aspects of an employee's relationship with the company, including pay. Benefits, working hours, sick leave, vacation. In addition to protecting the rights of union members, the Convention also provides an alternative to grief work in the workplace for union members. The contract no longer allows employees to individually negotiate their wages. One way to plan performance development in a responsible organization is to define employee roles and organizational expectations for each employee's performance[78]. It also supports employees in setting and monitoring individual goals and progress. Employees work in oiled machines such as accounting, marketing, and human resources. Employees have managers, usually managers, who directly report and receive instructions. Employees need to be able to rely on their managers to treat them with respect and professionalism. Employees support employees in completing tasks assigned by departments. Workers have a place to do their work, whether in the office or at work[79]. If an employee needs a mobile phone, computer, desk, or materials for work, the company will provide them. Employees in forward-thinking organizations receive regular feedback from their managers, awards and recognition, and an appropriate benefit package. While most employment contracts are "voluntary," an employee doing a good job may stay, but this is not taken for granted.

When an employee works for an employer or someone who runs a business or company, they provide work and knowledge. They are often hired to perform specific tasks included in the job. A person who is not part of an independent enterprise and is regularly employed by an enterprise to provide services for remuneration is considered a business employee. Depending on the type of organization, employees perform different tasks[81]. Among the many tasks they have are tasks such as manufacturing, storage and transportation. He is also responsible for marketing, purchasing, sales, and promoting the company's financial health and accounting. All of these steps are intertwined to help you reach your goals. In order for our employees to do their best work, these forms must be completed completely and accurately. Therefore, the company's overall performance, revenues, profits and progress will be severely affected. Several aspects such as education, motivation and skills motivate employees to work with integrity and do their best. Other variables include administrative policies, benefits, rewards and benefits, and promotions.

2.1.5 Employee Retention

Employee retention has become more important in many organizations[82]. When it comes to employee retention, stubborn companies create compelling areas of activity that can retain employees over the long term. Employee retention depends on a company's commitment to education and training. If a company does not prioritize employee retention, it will fail. Most companies don't pay attention to employee retention because it's expensive. This includes both forward and backward costs. Retaining key employees is critical to a company's success, and strong employee retention methods ensure that these employees stay with the company. This advantage will help your company succeed. Retaining workers means taking steps to encourage them to stay with the company as long as possible[83]. Organizations today struggle to keep their employees happy. Hiring well-trained employees is very important for a company. Employee retention, on the other hand, is far more important than hiring. Talented people never run out of jobs. Many companies are looking for people with these special skills. Job dissatisfaction can lead you to look for a new, better job. Employee retention has never been more important than it is today. Personal or professional reasons may be cited[84]. These factors must be considered by employers. Most companies are aware of these factors and take various measures to keep their employees happy. High-level organizations thrive because they care about their employees and know how to keep them happy and loyal. Nevertheless, employees move in and out of companies for a variety of reasons.

2.1.5.1 Reasons for Retention

Retention management is described as a systematic and strategic approach that begins with examining why employees stay with the organization. Further research shows that it is affected by several factors that require close monitoring, including Organizational structure and culture, pay and performance philosophy, hiring strategy. Careful career planning and promotions, and more frequent incentives and awards can serve as breakthrough retention tools. This should be treated as a company-wide issue. Dynamic her HRM practices related to reward sharing, rewards, and training were investigated. Findings show that they can lead to reduced turnover and absenteeism, improved economic outcomes, and higher quality jobs[85]. Also, on rare occasions, an employee will be absent due to her one-off event. You decide to leave the company for lucrative job, promotion, or financial reasons. While a single event like this can be a source of motivation, most employees experience a variety of different situations, such as lower job satisfaction, a stressful workplace, or better opportunities for promotion elsewhere. I am retiring for some reason. Employee turnover is a symptom of more fundamental problems: B. If retention management is ineffective, managers need to understand what motivates employees to remain loyal and productive. there is. And we need to create jobs, structures and institutions that support change, not stifle it. Employers respond positively when managers are attentive to their needs and take them into consideration when performing their duties. Therefore, HR managers should select the retention features that apply to each member of the sales force and focus their processes on those elements to complete a quality retention program. For each sales team, you can collect data on reasons for leaving or staying from current and former employees. The deeper the investigation, the more complex the prescribed procedures can be. Research on employee responsibility and retention is the primary goal of these studies. As a result, data from follow-up surveys and exit interviews with former employees can be refined to become more accurate and useful over time. We also survey and interview current employees to understand which factors are important. In conclusion, it is argued that doing most of the important things very well brings distinct advantages.

In general, the Human Resource literature agrees that viable Human Resource programs result in superior employee retention rates. Creating a welcoming environment for employees and increasing employee loyalty are almost always directly related to this[87]. These features or 'motivators' include:

i. A stimulating work environment that effectively utilizes people's talents and expertise gives them a degree of autonomy on the job, allows them to offer ideas, and understands how their contributions impact the company's well-being.

ii. Learning and skill development opportunities, as well as increases in employment duties.

iii. Employee engagement in choices that impact them, an awareness of what is going on in the company, and an understanding of the employer's key business issues are all examples of effective communications.

iv. Good pay and benefit programs that are both reasonable and flexible.

v. The company recognizes employees' need to create a good balance between their lives at work and their lives outside of work.

vi. Peers and supervisors respect and support you.

Employees are more likely to be dissatisfied in companies that lack flexibility or have a dominant and authoritarian organizational culture. At the very least, tenure of their workers can be highly sensitive to changes in certain incentives. Small wage adjustments can lead to many job cuts. On the one hand, the work environment and other aspects of the occupation can act as strong 'motivators', causing people to quit their jobs.

Here are a few examples:

i. Feeling bored or unchallenged by repeated activities due to a lack of control over one's work

ii. Insecurity in the workplace

iii. Learning opportunities are few.

iv. Other companies may provide a more substantial salary or benefits package.

v. Concerns regarding the company's future

It's worth noting that some of these de-motivators can strike even the most well-run businesses, or they might be the consequence of circumstances outside the company's control. For example, the fact that a work description includes many repetitive and monotonous duties isn't always due to the employer's apathy; it's more likely due to the nature of the job. Employees are frequently drawn to other businesses or sectors by more lucrative offers, partly due to the wide characteristics of the industry or market area in which the company works. Even under tough situations, management's attentiveness, responsiveness, and openness of communications are components of the corporate vision that preserve high retention[89].

2.1.5.2 Factors Affecting Employees' Retention

No business can thrive or even survive without the best employees. Every business needs highly qualified, talented, loyal and dedicated employees who work hard to achieve the organization's goals and objectives. Additionally, Vodafone needs to retain the most talented and productive employees. In this way, long-serving employees are familiar with all laws, regulations, policies and the working environment of the organization and learn new things faster[90]. Human Resources Managers are tasked with overseeing all areas of reform for existing and potential employees within the organization. The human resources department includes, among others, the preparation of job descriptions, selection and recruitment, employee orientation and training, salary and wage determination, and posting and publishing of job vacancies. Human resource management is also important for employee retention. This raises the following Human Resources tasks in employee retention:

i. When an employee leaves a business, the HR manager is in charge of finding out why the person left. Anyone quitting their job must offer a good reason why they are leaving. Unsatisfactory pay, limited career possibilities, poor relationships with superiors, a terrible work environment, a heavy workload and high-stress levels, and long hours are only a few of the possible causes for an employee's departure. A committee formed by the HR department can assist a company in identifying the different reasons why an employee has resigned.

ii. Human resources managers must frequently interact face-to-face with employees on a variety of topics to identify and understand the difficulties that employees encounter daily. For example, so that retaining workers may be given greater emphasis.

iii. If workers quit, finding and training replacements would be a challenging process for the company. That's why HR managers try to tackle employee problems by offering effective solutions. The HR manager goes over a list of all the people who plan on quitting. The HR manager also identifies employee productivity, potential, and the absolute necessity for the business to retain these workers. Losing staff to the competition will cost a lot of money for the business. As a result, HR managers must take the necessary steps to retain their finest employees before things get out of hand.

iv. The human resources manager makes certain that he hires the best candidates and that the ones he chooses are situated in the most appropriate locations for their skills and interests. It's safe to assume that if a candidate doesn't like his or her work, they will start looking for another one. Therefore, human resources managers must put more effort into finding and placing qualified individuals who will stay with the company for a longer length of time.

v. The vast majority of employees are paid only in kind. Even though some employees join the company for a lower wage than expected, they may leave the company if a better opportunity arises. The HR manager is in charge of keeping an eye on market developments and asking employees about their compensation expectations so that a fair and reasonable wage may be offered to employees to keep them.

vi. If employees cannot locate any HR procedures that assist them in performing and growing, they may opt to depart the company. For example, the HR manager is in charge of organizing training programs that assist workers in improving their skills and knowledge while also learning something new outside of their daily work. The HR manager is also in charge of enticing employees to participate in extracurricular activities that are critical to their overall growth. In this way, workers will like their work more and be more likely to stay with the company.

vii. Employees should be praised and honored for their hard work. HR managers utilize a variety of motivating tactics, including performance-based incentives, monetary awards and certificates of excellence, as well as other forms of appreciation and acknowledgment for their workers' excellent work, such as job enrichment and free trips. HR manager may also send birthday and anniversary cards to employees, and arrange a modest gift for them as a token of appreciation from the company. This creates a welcoming environment and a sense of belongingness for the employees, which are essential for them to feel comfortable and secure.

viii. Managers of human resources have the additional responsibility of keeping tabs on employee behavior to determine whether or not employees like their employment. Sometimes people look for a new job when their current one has gotten boring and doesn't provide any opportunities for growth in their careers. If this is the case, the HR manager might rotate the employees' jobs to keep them.

2.1.5.3 Employee Retention Strategy

In contrast, "culture" refers to a highly structured and planned system of activities related to an overall vision, set of values and purpose[97]. Employee retention is a major concern for many companies, especially large ones with established HR departments. To combat this, many companies, especially those with established HR departments, undertake costly and time-consuming planning activities to develop a uniform and specific employee retention strategy. Such training is important for employee retention, as HR literature shows that companies that approach problems strategically are more likely to succeed. Strategic approaches to human resource management, on the other hand, clearly require a large amount of resources and do not have small firms, especially departments solely responsible for human resource issues, and executives solely responsible for human resources. It can be prohibitively expensive for businesses[98]. There is evidence that there is a link between "good" job outcomes, such as fewer layoffs, turnover, accidents and complaints, and HR practices that promote employee engagement and intrinsic incentives in organizations[99]. Employee emotional engagement can be most accurately predicted by the presence of behaviors related to internal career development. Promotion plans, internal promotions, and realistic career prospects are examples of employer strategies when recruiting new employees.

2.1.5.6 Reasons for Retention

Retention management has been characterized as a clear, strategic process that begins with an examination of what brings employees to the organization. In addition, it can be driven by several factors that need to be monitored interchangeably, such as organizational structure and culture, pay and performance philosophies, recruitment strategies, promotion programs, employee support programs, and career development systems. shown in the survey. As such, careful career planning and development and more regular incentives and rewards can be game-changing fixers. This should continue as a company-wide activity. A study of his dynamic HRM practices related to reward distribution, compensation, and training found that this reduces turnover and absenteeism, improves financial performance, and improves job quality[85]. On the other hand, an employee's decision to leave the organization may be due to temporary reasons such as gainful employment, promotion, or financial reasons. Moreover, while such events can act as a driver in any event, most employees are likely to experience less job fulfillment, a tense workplace, better opportunities for promotion elsewhere, etc. , leave sales drivers for other factors. Because turnover is a side effect of larger underlying problems, such as poor retention You need to understand what drives you to At this point, they need to design jobs, frameworks, and organizations that help rather than stifle them. Job development implies an understanding that individuals need to be involved in their work and that employees respond when managers focus and engage their needs86. Therefore, to complete a quality retention program, HR managers should establish the retention aspects applicable to each sales team and highlight those elements. By sales team, you can collect data from current and former employees on their views on why people leave or stay. The more dedicated you are to an investigation, the more action you can take. Employee surveys should focus on accountability and retention factors. In this way, follow-up surveys and exit interviews with former employees are tailored to provide more accurate and useful data. Additionally, surveys, focus groups, and interviews with existing employees will give you an impression of relevant variables and their importance. Finally, it is argued that doing the most important things well may have undeniable benefits. A strong company culture is created and maintained by paying a reasonable level of attention to the variables that matter to employees.

There is broad agreement in the Human Resource literature about the general features of any potential Human Resource programme that contributes to good retention. Most of these are straight associated to creating a pleasing workplace for employees' and thus, in turn, to good retention[87.] These features or ‘motivators’ include:

i. A stimulating work environment that makes effective use of people’s skills and knowledge, allows them a degree of autonomy on the job, provides an avenue for them to contribute ideas, and allows them to see how their own contribution influence the company's well-being.

ii. Opportunities for learning and skills development and consequent advancements in job responsibilities.

iii. Effective communications, including channels for open, two-way communication, employee participation in decisions that affect them, an understanding of what is happening in the organization and an understanding of the employer's main business concerns.

iv. Good compensation and adequate, flexible benefit plans.

v. Recognition on the part of the employer that employees' need to strike a good balance between their lives at work and outside of work.

vi. Respect and support from peers and supervisors.

Firms with inflexible or dominant autocratic organizational cultures are more likely to have disaffected employees, no matter how good the incentives to stay, [88] or at least the seniority of their employees It can be very sensitive to changes in incentives. Small changes in compensation can lead to large turnovers. But there are other aspects of the work environment and certain jobs that act as powerful "motivators" that lead people to leave. These include:

i. Lack of control over one's work

ii. Feeling bored or unchallenged by repetitive tasks

iii. Lack of job security

iv. Lack of learning opportunities

v. More generous compensation or benefits package offered elsewhere

vi. Concerns about the future of the firm

It is important to note that some of these demotivating factors can arise in the best organizations or be the result of forces arising from outside the organization itself. The large amount of repetitive and tedious work involved is not necessarily the result of employer indifference, but rather the nature of this type of work. Employees are often drawn to other companies and industries with more generous offers, due in part to the broad characteristics of the industries and market segments in which the companies operate. Attention, responsiveness and openness in communicating with management are elements of his vision of a business that maintains a high level of commitment even in difficult circumstances[89.]

2.1.6.6 Factors Affecting Retention

i. Compensation Levels

The Human Resource literature that covers compensation is quite likely the largest part of the literature that applies to employee retention. Most of the bases consulted in this study express the importance of reimbursement in attracting and keeping good employees', particularly for employees whose skills and responsibilities are unique or indispensable to the organisation, or for those workers in whom the company has invested considerable resources in recruiting or training. Low wage strategies may be appropriate if work is simple and repetitive and requires little training. These distinctions are very general in nature and do not necessarily provide a clear rule of application to actual companies[98]. Companies in highly competitive local labour markets may well find that they need to pay highly competitive rates against some industry or geographic benchmark in each of their job classifications, even for semi-skilled or unskilled positions.

While there is universal agreement about the importance of competitive reimbursement for employee retention, there is also a rising consensus that competitive or even substantial compensation will not alone assure that a organisation will be able to keep its most valuable employees. The key issue in retention is the amount of total compensation relative to levels offered by other organizations. Organisations that have high levels of compensation have lesser turnover rates and higher amount of people applying to work for them[98]. Furthermore, the author maintained, high remuneration may create a "culture of excellence." It is worth recalling that building "affective commitment" encompasses much more than high remuneration, and that retention based on the value of "compensation-based commitment" is of course sensitive to changes in compensation within the organisation. Organisations that base their retention on compensation commitment will always be exposed to the possibility that their competitors will be clever to offer better salaries and thus lure away their employees[96]. Similarly, "money gets employees in the door, but it don't keep them there"[99]. Money is a "satisfier," meaning that it is a necessary but insufficient factor in employee retention[100]. Also, money is not the primary motivator for employees. In fact, many organisations have performed very well retaining their workers without any pay-based retention incentives[101].

Successful retention under such circumstances seems to depend on a wide number of factors. Clearly, the existence of other human resource practices is also a key to retention, and there is a excessive deal of interdependence between compensation and these other practices. One should not markdown the prospect that certain organisations get along very well without presenting high levels of reimbursement for reasons best known to them. Employees in urban areas where business establishments are much may be more likely to leave to the competitor even for very modest salary differentials. Companies situated in more isolated areas know that their workers are less likely to move for small increments in compensation. The message is that companies that wish to develop a successful retention plan that includes compensation and benefits must always understand their own unique characteristics and circumstances. Whatever their situations, organisations that effectively integrate benefits and reward into their retention strategy have a clear understanding of their business objectives and use compensation as a tool for influencing organizational and employee behaviour. Pay systems and practices for example can have a major effect on employee retention by encouraging membership-oriented behaviour (commitment). Pay systems may also affect knowledge sharing and transfer if sharing, teamwork, suggestions, etc. are rewarded or recognized[100].

Compensation can also drive commitment-oriented behaviour by:

i. Sending employees, a strong message about what results is valued.

ii. Recognize and reinforce important contributions so that employees' feel valued.

iii. Provide a sense of “emotional ownership” and increased commitment that comes from giving employees' “a piece of the action.”

iv. Maintain or cut fixed payroll costs and allocate variable pay to the employees' they most want to attract and keep[102].

Finally, it is important to distinguish between what might be called normal or standard compensation like wages, salaries, benefits, etc. and what is generally referred to as performance-based compensation, that is, specific methods of reward that are paid for workers or groups of employees who achieve certain objectives which are vital to a company's business strategy. 'Pay for performance' or 'performance-based compensation' is becoming an progressively popular form of reward, particularly since its various forms are closely tailored to very specific company objectives, including employee retention[100].

ii. Benefits

Benefits can show employees that a company is supportive and fair, and stable benefits are among the list of reasons why employees choose to stay with their employer or join the company at all. There is evidence that it is higher[103]. However, many workers commonly overlook the "true value" of the compensation they receive. Nor do they always know what their motivations are for providing these benefits. As such, the relationship between performance and employee engagement is not always strong. As with most other retention practices, proper communication with employees is essential[104]. The company's benefits are categorized into health, dental, vision, vacation, maternity/family time, disability, retirement/retirement, employee assistance programs, life insurance, and extended maternity leave. It has evolved itself, and people perceive new priorities as important. The industry is also increasingly concerned about the rising cost of health-related benefits and the level of pension obligations for an aging workforce. Although benefits do not always feature prominently in the literature as a key area of human resource innovation, they are a major concern among employers and employees, and some important issues related to employee retention. It's worth making an observation. It is important to note that the relative importance of benefits depends on each individual's specific needs. The importance of benefit plans for employees with dependents can become much more important, especially in an environment where benefit costs are rising rapidly[105]. Organizations with an older workforce may find that retention efforts are most effectively supported by benefits plans that cover things like medical expenses and caring for aging parents. Most innovations in benefits seem to focus on the concept of flexibility. Many organizations are responding to the increasingly diverse desires of their employees by presenting them with a greater variety of benefits among the various benefits they can choose from. Introducing flexibility into benefit packages can therefore be a key factor in increasing employee retention, especially as it makes it easier to accommodate an individual's specific needs and circumstances[106].

Some organizations have become more artsy in the form of offering benefits to their employees. Much of this creativity focuses on helping employees find a better balance between work and personal life. Examples are numerous and include institutional care, paid leave, sabbatical leave, paid paternity leave, and reimbursement of tuition fees.[103] To improve work-life balance, employers should make it easier for employees to transition from full-time to part-time work and vice versa, and introduce pro-rata benefits for part-time workers. , is encouraged to return to full-time. Protection of the temporal status of employees who choose to work part-time and the seniority of employees when changing from full-time to part-time work.

iii. Performance-based Compensation

Overall, the main purpose behind performance-based compensation is twofold. It is a means of modifying individuals' behaviour within an establishment in order to better align their activity with particular business objectives, and a way of influencing the development of particular types of organizational culture (for example, team-based pay can lead to a stronger team-based culture, skill-based pay or profit-sharing can contribute to a culture of stability and mutual commitment, etc. The following compensation systems as it retain the essential categories in which people think about performance-based pay[108]:

Incentive Pay: Incentive pay systems pay pre-determined amounts for each unit produced (piece-rate).

Merit Pay: Merit pay allocates pay increases based on individual performance. It can play a key role in attracting and retaining some employees', and can lead both to good retention and beneficial turnover that is, good performers stay and poor performers leave. Where teamwork is an important part of productive activity, individual merit pay may not work well. As with other forms of performance-based compensation, individual merit pay can cause excessive competition for incentives, and can promote counter-productive behaviour, for example, hoarding important information rather than sharing it widely within the company and other forms of 'zero-sum' behaviour.

Gain Sharing: Financial gains in organisational performance are shared with all employees in a one plant using a specified formula measured against a historical benchmark. Gain sharing is mostly based on a participative management method, for example, shop floor committees, self-directed work teams, suggestion systems, in order to improve the harmonisation of teamwork and sharing of information. Gain sharing also may be operative in smaller organisations with less than 500 employees.

Profit Sharing: Pay is related to the company's overall financial performance. Profit sharing is unlike gain sharing in that it does not essentially include participative management, and does not measure employee-controlled or productivity-related financial performance.

Employee Stock Ownership Plans (ESOPs): For publicly traded companies, employees are partly compensated through shares in the company's stock. Employee ownership arrangements can include stock options plans, stock purchase plans, and employee stock ownership plans. [109]

cites a number of different studies that positively link ESOPs and organizational commitment. Research also indicates, however, that ESOPs in and of themselves, are not sufficient to increase "affective commitment." For example, measures to increase employees" say in how the company is run might be one type of support needed to increase commitment[110].

Skill-based Pay: Under this arrangement, the employee is paid according to his or her skills and experience. In this case, the company pays for the person rather than the job position. Skill-based pay can help organizations meet their skill requirements by directly motivating workers to learn specific skills. The major advantage of this pay system is that it can promote a culture of flexibility. Individuals can perform multiple tasks, including filling jobs in the wake of turnover. Skill-based pay can also contribute to lower turnover since individuals will be paid more for their knowledge and will be unlikely to find similarly attractive pay in firms using more traditional job-based pay systems.

Bonus Plans: These is advantageous for being flexible, and proficient of aiming particular behaviours that an organisation might want to modify or encourage without increasing fixed costs[111].

Retention-based Compensation: These include bonuses and other forms of compensation based on job tenure. A potential disadvantage to this form of compensation is that it can contribute to reduced employee motivation, inhibit behavioural change, encourage risk aversion, and can often be expensive for organizations with long employee tenure[112].

Team-based Pay: With an increasing interest in employee ownership and a growing interest in team-based work, no list of compensation options would be complete without mentioning team-based compensation. , team-based rewards should be tied to goals to encourage specific behavior.

Well-managed team-based compensation can increase cohesion at the group level and generate strong performance from specific work teams.Like individual performance-based compensation, team-based compensation It can create conflict and competition between teams. Additionally, some authors point out that team-based rewards raise concerns about free-riding issues. It is important to recognize that adopting pay-for-performance is not an isolated intervention in the sense that it is dependent on, and to some extent the result of, other people and business strategies. For example, there is little point in introducing skill-based pay if an employer is not actively involved in providing learning and development opportunities for its members as part of normal business practices. Similarly, individual performance awards or rewards should be linked to planned processes for evaluating and managing employee performance. It should also be noted that unions are often cautious when agreeing on performance-based compensation. Performance-based compensation does allow wage disparities between employees in similar jobs, which is contrary to the spirit unions typically negotiate with management on wage-related issues. However, one researcher gave an example of how a performance-based wage system effectively gained union approval. He says union involvement in the design, implementation and operation of skills-based pay systems is essential to the successful implementation of such systems in a unionized environment. Indeed, union participation at this level seems to be in line with what much literature says about the need for open communication and employee participation and engagement[113].

2.1.6.6. Job Design and Work Teams

Employee retention rates have traditionally encouraged employees to stay with a company for reasons other than just good pay, benefits, and other perks. When it comes to attachment, the literature suggests that 'intrinsic' rewards are just as important as material rewards. This means that employees often value their work highly not only because it is well-compensated, but also because the work itself is a rewarding experience. Consistent with this line of thinking, much of the contemporary personnel literature reflects a growing interest in practices that enhance such intrinsic rewards, much of this interest predicated on a degree of autonomy and managerial responsibility. It focuses on business practices that delegate work to workers themselves. . Practices such as independent or semi-independent work teams, “self-scheduling” and job rotation not only improve employee retention, but also many other important factors such as productivity, accidents and injuries, and product quality. It has also been shown to improve metrics. Broadly speaking about the benefits of retention in an “engaging” work environment, they cite “giving employees the freedom to control their work” as a key retention “best practice”[97,114]. ``The highest turnover rates are at firms characterized by dominant, authoritarian, and inflexible corporate cultures"[115.]

In addition, the benefits of greater autonomy through teamwork go beyond simply retention. One’s goals in promoting teamwork are to[116]:

i. Use the joint knowledge and skills of teams to solve problems

ii. Encourage cooperation among employees'

iii. Increase productivity by sharing the work load

iv. Motivate teams to achieve the goals of the business, and

v. Increase job satisfaction for employees.

Most commentators believe that if the intention behind establishing a working team is to increase decision-making flexibility and autonomy, the working team should also have a corresponding level of responsibility and accountability for its work. For example, teams must be willing to measure and evaluate their efforts to take responsibility for their success. Each team member should also be aware that they have special responsibilities towards their other team members. Therefore, there is also some degree of individual internal accountability for the results. At the same time, when self-directed teamwork is valued by an organization, it can well be encouraged to reward and recognize behaviors that lead to positive outcomes through autonomous teamwork.

From the point of view of retention, the concept of the autonomous work team is one among a number of practices that contribute to what is called "job enrichment" which can be defined as: ways of organizing work so as to maximize the benefits that employees` derive from a job`s intrinsic rewards[97]. In this sense, autonomous work teams are only one form of job enrichment, and there are many other ways to enrich a job, such as: seeking to combine related tasks under one job description so as to create more unified sense of purpose for the person who carries out that job and rotating workers through jobs so as to introduce a component of task-diversity for employess whose normal tasks include a high degree of repetitiveness[115]. In any occasion, if encouraging good retention is one of the aims in allowing for greater job independence, presenting more fascinating challenges, or increasing the diversity of tasks, then the entire exercise must clearly begin with two questions: "How can one design this particular job assignment or position in such a way that is more interesting or intrinsically rewarding to the individual who occupies it?" and "What forms of job design or work organization are appropriate to the workplace?" The first question is obvious, but the second question is crucial in translating intentions into sustainable practice. An organisation barely separates itself from its competitors by saying that it appreciates `teamwork` or that its workers are `empowered` to make a involvement to the company`s success. These are reports that one can easily find in any organisation`s prospectus or job advertisement. It is important to clarify that teamwork and other forms of professional enrichment are appropriate for some types of work and not others. Although work is rarely done solely for employee retention, companies believe that it can also lead to improved performance in other dimensions, such as productivity. This does not limit the nature of redesigning the nature and selection of work through assessment to make it more challenging, stimulating and inherently challenging. Rather, the researchers would like to point out that such practices are only effective and sustainable when integrated into work processes with careful consideration of their impact on business operations.

2.1.6.7 Communications and Employee Participation

Retention would be far from complete without addressing the importance of communication. Open, responsive, two-way communication appears to be essential for high employee retention. The best way to turn top performers into a group of disgruntled and discouraged job seekers is to cut them out of the corporate information loop[117]. Conversely, feeling up to date strengthens the bond between employees and the organization. Most, if not all, of the other types of practices discussed in our review of the HR literature rely fundamentally on a healthy approach to communicating with employees. Communication is a fundamental component of effective customer retention. Most of the literature emphasizes the need to "keep up to date" with employees, and many companies go to great lengths to communicate with employees for purposes beyond the immediate needs of the job. In this way, many brewery branches provide their employees with regular updates on the company's sales trends. Additionally, some organizations have adopted an open book strategy, in which employees are kept informed of the organization's financial performance, whether good or bad, and are encouraged to notify employees of any deviations from business strategy. enthusiastic. The legitimacy of good communication is best summarized by researchers[118]. Hiding information can have negative consequences within an organization. When top managers share information and expect other managers to share it with employees, employees typically feel more involved, have more trust, and are more likely to be productive in difficult situations. less impact. Additionally, knowledgeable employees may be able to provide solutions to problems that otherwise cannot be resolved. Information sharing includes the future of the organization and industry, emerging trends that may affect career opportunities, strategic direction, and other cultural and political certainties affecting the organization. Such information helps support career development and employee advancement. As more organizations want to delegate decision-making, encourage invention and creative problem-solving, and address complex office issues before they become bigger problems, the way they communicate with employees, should be more innovative and responsive. Also, as already mentioned, innovative communication includes processes that enable workers to communicate with employers, and not just vice versa[118]. Ultimately, communication is a general feature of corporate culture and cannot be reduced to any particular practice, system, or intervention. In these smaller organizations, we have observed an "open door" strategy where employees are empowered and can go to their employer's office to discuss their concerns[118.]

2.1.6.8 Knowledge Transfer: A Retention Strategy

Knowledge management and knowledge transfer are rarely pursued solely for the purpose of managing the negative effects of turnover, which means they are unlikely to have a positive effect on retention. No. Knowledge management operations can have a significant impact on retention. They are typically based on good communication, skill development in the workplace, and evaluation of employee contributions and contributions[119]. It's clear that such practices are not only important, but often essential to building solid employee engagement.

2.1.6.9 Importance of Employee Retention

When an organisation loses staffs, it loses experience, skills and “corporate memory”. The scale and effect of these losses is a serious management matter, affecting service quality, productivity and profitability. For employees', high turnover can undesirably affect employment affairs, morale and office safety[120]. The total cost of changing employees can be high, the complications related with sourcing and training new employees' can be extensive, and the specific acquired skills and knowledge the employees leave with can take long-years to replace. The problem of turnover can be addressed through a variety of pro-active retention strategies: workplace policies and practices which increase employee commitment and loyalty.

Knowledge transfer initiatives on the other hand, ensure that the knowledge and expertise of a company’s employees' its 'corporate memory' are systematically and effectively shared among employees. They can counterweight the negative effect of turnover, but can also work pro-actively to decrease turnover by providing learning and skills improvement opportunities to employees to reduce turnover. Employee retention and information transfer are two components of a more overall concern that might be best called ‘skills management,’ that is, all that has to do with hiring, maintaining and evolving the necessary mix and levels of skill essential to accomplish organisational and business objectives.

2.1.6.10 Employee Retention in Corporate Sector

Before the economic liberalization policy of the Congress Government in India, the scenario in Organizations were completely different from that which exists now in terms of stability of workforce as opportunities were very few at that time comparatively[121]. In the early 50’s and 60s, more Government Organizations/semi-government Organizations and very few private players existed. Individuals who entered the job market remained with one organisation for a very long time, occasionally for the period of their working life. If they changed works, it was usually a key profession and life choice and a person who made numerous and regular job changes was looked at as incapable to survive anywhere and struggling to make ends meet. In the 70's and later, external mobility increased dramatically posing a great threat to the Organizations. The HR leadership of the organisations found themselves with a new phenomenon to consider, the employee turnover.

Employee retention is a methodical action by employers of labour to establish and foster an environment that inspires present workers to remain employed by having strategies and actions in place that address their varied needs[122]. The costs connected with turnover may comprise lost customers, business and dented morale. In addition, there are the tough costs of time spent in screening, validating credentials, references, interviewing, employing and training the new staff just to get back to where you started. Also of concern are the costs of employee turnover (including hiring costs & productivity loss). Replacement costs usually are two and a half times the salary of the individual. Therefore, employee retention is effort by a business to maintain a working environment which supports existing staff in remaining with the organisation.

In a study of retention variables for New Zealand employees, it was stated that the variables are multidimensional[123]. These include exciting work, which was regarded as the toughest factor in attracting and retaining employees' in both public and private sector organisations. The findings showed that employees expect management to make staffs decisions based on excellence and also demonstrated that extrinsic rewardsx (such as pay, promotion & job security) play a role in both employee retention and turnover management. The study further suggested that management support the idea of respectable relationships with co-employees and supervisors[124].

The core purpose of retention is to avert the loss of competent workers from leaving the organisation as this could have hostile effect on productivity and profitability. However, retention actions have become a discouraging and very challenging task for managers and human resources practitioners in a hostile economic environment[125]. One of the old ways of managing employee retention and turnover is through organisational reward system. Reward is what employees receive in exchange for their contributions to the organisation. This reward could come in form of salary, bonuses, promotion and other incentives. When the reward scheme is excellently managed, it helps in achieving organizations corporate objectives, and maintains and retains a productive workforce[126]. A number of factors have been articulated in order to explain the reason employees' leave one organisation for another, or in some cases, leave the country.

Extrinsic features such as competitive pay, good interpersonal relationships, friendly working environment, and job security were cited by employees as key motivational variables that influenced their retention in the organisations. The consequence of this is that management should not only depend on essential factors to influence employee retention; rather, a combination of both essential and extrinsic factors should be considered as an xoperative retention strategy.

Retention is driven by following key factors, which ought to be managed congruently: organizational culture strategy, pay and benefits philosophy, and career development systems. Organisations often look outside the concept of fulfilment to evolving trust and ensure long term relationships with their employees[131]. This suggestion is grounded on the belief that once trust is erected into a relationship, the possibility of either party ending the relationship decreases because of high termination costs[130]. Effective communications improve employee identification with their agency and build openness and trust culture. Increasingly, organizations provide information on values, mission, strategies, competitive performance, and changes that may affect employees' enthusiasm. Many companies are working to provide information that communication, through the most reliable sources (e.g., CEO and top management strategies) on a timely and consistent basis[132].

In the absence of this, it is possible that employees will no longer have the sense of organization loyalty towards the organization. Increasing number of organisational mergers and acquisitions have left employees feeling dissatisfied from the organisatiuos that they work and they are haunted by concerns of overall job security. As a result, workers are now making deliberate career moves to assure employment that satisfy their need for security. Employers on the other hand have the need to keep their employees from leaving for other companies. This is true because of the great expenses associated with hiring and retraining new employees.

Employee retention has increased status in recent years, mostly as part of talent management plans, and its importance can be seen so much that the HR practitioner who integrates it into a talent program may grow bewildered by the huge volume of research about it. Employee retention is more than just keeping employees on the job. It is also about sustaining employees, primarily by enhancing their job satisfaction.

Workplaces everywhere are struggling with employee engagement. Engaged employees are more productive, motivate others and, perhaps most importantly, the stay. So, it is also no surprise that in a labor market such as India where attrition rates of 20-30% are normal and 50% in industries such as ITES not unheard of, serious questions about engagement are being asked. This condition has resulted in stiff rivalry for competent workforce. Poaching and job-hopping has become the order of the day. As the organisation starts to feel the effect of the rise of voluntary employee turnover, employee retention approaches emerged. Previous studies on employee's retention mostly focused on analysing the reasons for employees leaving the organisation, targeting at controlling attrition, and it was found that the reasons varied from one organisation to the other.

Workplace Culture and Commitment

There is a strong interest in the relationship between the concept of organizational or workplace culture and the employee's sense of duty to their employer. Authors in the human resources field focus on the need to ensure employee retention by fostering "emotional engagement" or, simply put, the need to be employees of a particular organization for motives other than reward or obligation. It speaks more and more about the desire of employees to continue[92]. A "culture of engagement" is simply the sum of specific HR policies or employee retention initiatives. It is connected to the entire organizational culture. H. Not just specific programs, but how such programs relate to the organization's overall values, how those values are communicated to employees, and how employees feel about the organization. It has to do with how you perceive your role within and the values that the company recognizes. It is of course difficult to pinpoint exactly what determines a particular organizational culture, as workplace culture is highly dependent on how individual perceptions and emotions are combined[93.]

A strong link between "affective commitment" and turnover intention; particularly as such commitment is built through: skills development opportunities: systems that allow people to recognize their individual contributions: and systems that encourage greater participation in decision-making[94]. Nevertheless, the literature strongly supports the notion that people stay with their employers if the culture of commitment is strong. Beyond this, however, it is also clear that people are more likely to stay if the perceived workplace culture is a good "fit" with the individual's own interests, orientation and attitudes[95]. While personal and professional development opportunities, compensation and other enticements are important in attracting people and keeping them happy, their choice to stay with the organisation depends extremely on how well they fit in to the organisation's way of doing business, what it expects of them, how it treats employees' and how people relate to one another in the workplace[96].

2.1.5.4 Models on Employee Retention

There are two important models on employee retention, one of them is a) Zinger Model and the other is 2) ERC's Retention Model. A brief explanation of these models is follows[133]:

i. Zinger Model

A company's ability to leverage, maintain, and translate workplace relationships into results is known as employee retention. It is a fusion of art and science. According to the Zinger model, employee retention is designed to help departments, teams, and individuals achieve organizational goals. If a company wants to be successful, it needs to have a plan to reach its goals. Retention is a key factor in retaining employees. Connection and engagement can be used interchangeably in some situations. Engagement is not constant, nor is it the result of a single survey. To be engaged means to fully participate, fully experience and contribute to the dynamic component of work[97]. Recognition of competence is essential to employee retention and must be done in a realistic and honest manner. In the workplace, companies must guard against role overload or too much work and actively participate in roles that contribute to results, connection and employee engagement. In this approach, employee retention is a key component of successful performance management, and performance reflects how committed an organization is[134]. If the company's loyalty is good, it should promote top talent. There should be no separation between individuals and organizations. Because targeting the latter increases the reputation of the former. There is a strong correlation between employee engagement and retention when it comes to companies that want their employees to meet the needs of their customers. Retaining top-notch employees is essential to providing top-notch customer service. The model encourages employees to take courses, work on projects, and learn how to develop their own value, visibility, and commitment to employee development. Effective maintenance requires a concerted effort of each part of the body, mind, emotions, spirit and organization. Work should increase the well-being of those who do it. Employees must be able to participate in and benefit from activities that promote well-being. A company's success is directly related to employee well-being and productivity[97].

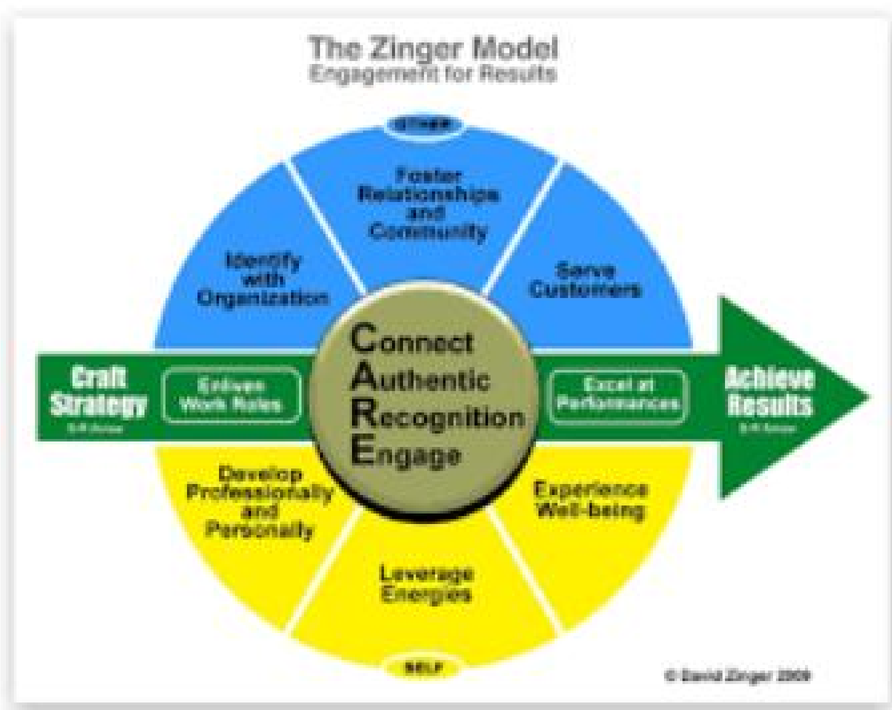

Figure 2.1 Zinger Model

ii. ERC's Retention Model

Three main factors affect employee retention according to Employee Retention Connection's methodology.

Providing variety in assignments, autonomy in decision-making, resources and support to do good work, and the opportunity to learn can make work more stimulating. Other ways to make work more stimulating include providing feedback on results and understanding the importance of contributions[99].

As a result, leaders should promote change and be receptive to new ideas as part of their motivational leadership style. To be an effective leader, they must inspire people to see the company's goal, improve their skills, and serve as a role model for actions that represent the business's values.

Companies need to reward employees for doing a good job, reinforce desirable behaviors, and emphasise recognition. Celebrations of accomplishments should be held to boost self-esteem and foster a sense of camaraderie and teamwork among employees[100].

Figure 2.2 ERC Retention Model

2.1.6 Motivation

When we talk about motivation, we are talking about factors inside and outside of ourselves that drive us to action[134]. It is the desire and ability of those who do. Motivation, therefore, stems from her three key factors: effort, organizational goals, and demands made on individuals or organizations. Employee motivation is essential to the success of any organization[135]. Along with money, machines, morals, etc., it is one of the five factors that determine the survival of a company. A successful business depends on a happy and motivated team, so knowing what motivates your employees is critical. A manager's performance is influenced by many factors, including motivation. They think of motivation as the engine or steering wheel of a car, as it generates energy and regulates human behavior. If you can know what drives your employees, what buttons should you push to make them work harder? What levers should you pull to change their behavior? You'll know what incentives you should use to make an impact. Any study of motivation must begin with a definition of the word "motivation". However, despite many attempts to define motivation, there does not appear to be widespread agreement among scholars on what the term means. This may be because the definitions reflect the author's personal views and experiences in a particular area of research. The word “motivation” comes from the Latin “movere” (meaning “to walk”)[137.] However, this only explains a small part of the motivational process. “Motivation is the inner force necessary to direct people's activities and actions toward the attainment of a particular goal.”[138].The desire to meet specific needs and expectations is the source of this motivation or energy.[135] A motive is defined as “something that motivates someone to act in a certain way, or at least that which may acquire a tendency to act in a certain way”139. To understand motivation as a process, the relationship between needs, drives, and incentives is important140. He defines motivation as “a process beginning with a physiological or psychological defect that elicits a goal- or reward-directed action or desire”141.

A motivated person is someone who is motivated by something within themselves rather than by external factors to explain their willingness to work harder in a particular activity for a particular reward. [140]. As an example, in an article on page 135 of the book, he describes motivation as "how behavior is initiated, stimulated, sustained, directed, and what kind of behavior is in vivo while all this is going on."

2.1.6.1 Features of Motivation

A word of caution it may differ from others as it is dependent on how a particular researcher sees it. The following features of motivation as outlined by[142]:

i. It is a managerial act.

ii. It's a never-ending process that may be either beneficial or harmful.

iii. It is an art, not a science, and it is goal-oriented and complicated in nature.

iv. It is focused on a system or an organization.

v. It's not the same as work satisfaction.

2.1.6.2 Sources of Motivation

There are three types of factors that influence motivation in the workplace, as follows:

Characteristics of the Individual: The first category is the internal or driving force source. This, he argues, is what employees bring to the work environment. In support of his claim, it is further argued that three of his variables also contribute to an individual's dynamics: people, needs (such as security, self-esteem, achievement or power), attitudes toward work, and supervisors or organization, and goals. - Complete tasks, reach certain levels, advance your career, and more.

Characteristics of the Job: According to him, the second type pertains to external or pulls influences that focus on a person's job qualities (what the person does at the workplace). He listed the qualities as the amount of direct feedback he gets, the workload, the diversity and breadth of activities, and the degree of control he or she has over how they operate.

Characteristics of the Work Situation: The third category he highlighted, and it is evident from his contribution that it is related to the individual's job condition, discussing what really occurs to the person. This category has two sets of variables, according to the researcher: the immediate social environment, which includes the person's supervisors, coworkers, and subordinates; and the various types of organizational actions, which include the firms' rewards and compensation practices, the availability of training and development, and the amount of pressure applied to achieve high performance.

2.1.6.3 Types of Motivation

Extrinsic Motivation

This impacts financial rewards such as wages and benefits, job security, promotions, service contracts, working conditions and working conditions. These are things people need to do to motivate them or for people. Often they are chosen at the organizational level and are often outside the authority of individual managers. Extrinsic motivators can have a large immediate impact, but they are not always sustained[144]. Examples of employee incentives[145] include: Working Conditions, Wages and Salaries: When using wages as a motivation, an HR manager should consider her four key elements of the compensation system. Payouts motivate an employee or group by rewarding performance. Personal or special allowances related to factors such as lack of certain skills or certain categories of information professionals, librarians, or seniority. Benefits such as paid holidays and pensions are also available. It is also important to consider the fee structures of other libraries and information agencies when developing fee structures. Money remains the most effective motivator[146]. As early as his 1911, Frederick Taylor and his scientific management partners recognized money as the most powerful motive for industrial workers to increase production. Taylor argued that incentive systems should be used to encourage people to achieve higher levels of achievement, engagement, and ultimately enjoyment. Money has a motivating effect because it symbolizes invisible goals such as stability, power, fame, and a sense of accomplishment. Money has a strong motivating effect on the job selection process[147]. Money, he argues, has the power to attract, retain, and inspire people to higher levels. If an information professional receives another job offer with similar characteristics to their current position, the employee is more likely to accept the new job offer if there is a higher financial incentive. Management uses money to reward and punish employees. He believes he can accomplish this by fueling the fear of losing his job in exchange for better performance. motivated by the desire to Improved performance is largely determined by employee motivation and efficiency, no matter how automated your company is.

Managers can also encourage employees by informing them about the impact of their actions on others[149]. According to the study, employees at all companies feel that the way they interact, work and collaborate across departments can be improved. The immediate availability of information puts a lot of pressure on him, and when two or more people jog together, he moves faster than if he were running alone, unaware of the speed of his competitors. The free flow of information drives competition among subordinates. A tangible incentive is a hedonic product or service associated with an enjoyable experience, rather than something convenient or useful[150]. Employees should evaluate how much the delivered items are worth to them when determining whether they need to do more work to receive such additional incentives. The hedonic nature of incentives makes a successful response to the incentive more important than the monetary value of the incentive. As a result, people use their emotions as information when assessing the value of incentives[151]. Because these emotions are difficult to quantify, cognitive and motivational variables can exaggerate the perceived value of awards. Given the consumer utility of hedonic-motivated reasoning, people It has been shown to prefer predicting scenarios. So when you think of a trip to Busua Beach, the first thing that comes to mind is relaxing on the beach rather than thinking about how difficult the journey would be[115]. The idea of monetary rewards may evoke strong emotions, but the economic value of money is easily quantifiable. As a result, biases that inflate the perceived value of non-monetary hedonic incentives are less likely to affect winnings. When calculating the actual value of an item, its expected utility is also less obvious than cash. Decreased cognitive dissonance suggests that when employees work hard for a reward, they convince themselves that the reward is important and try to align their beliefs with their actions. strive [152.]

b. Intrinsic Motivation

This has to do with psychological benefits such as the ability to put one's skills to use. A feeling of accomplishment and challenge, as well as getting praise and positive acknowledgment, as well as being handled with care and concern. Psychological incentives are those that are usually defined by individual managers' actions and behavior[153]. Intrinsic motivators are concerned with the quality of one's work life, and since they are inherent in people rather being imposed from outside, they are more likely to have a long-term effect[154].

2.1.6.4 Effects of Motivation on Performance

Employee performance can make or break a company, which is why finding a range of ways to motivate staff is critical. In their book "Supervision Today, a researcher said, "Motivation is the willingness to accomplish anything." "It is constrained by the ability of this activity to meet some personal need." Money is the most apparent element of employee motivation; nevertheless, other driving variables are considered. Every person in a firm is unique, and everyone is motivated to do their best for various reasons. Because of the diversity inside a company, it is critical for a manager to get to know her people and learn what inspires them to perform well. In their book

"Supervision Today," A researcher write, "If you're going to be effective in inspiring others, you have to start by embracing and attempting to comprehend individual variations." Although money is the most essential incentive for employee performance, organizations must also discover other ways to inspire their employees. This entails getting to know their workers and what motivates them and ensuring that managers use suitable motivating tactics with each individual. Employee performance will increase when suitable incentive tactics are employed.

2.1.6.5 Incentives as Motivational Tools

To keep workers motivated, workers' needs must be addressed when project goals are accomplished. Meeting workers' needs may be seen as giving incentives when particular objectives are accomplished. Employees have wants that they want met, and employers have goals that they want to accomplish; they may collaborate to satisfy both of these needs. Workers who are motivated to help the business accomplish its objectives should be rewarded with an incentive or reward. When choosing which to employ, there are two types of incentives to consider: extrinsic and intrinsic. Extrinsic incentives are those that exist apart from work, such as money and other physical things. Intrinsic rewards, on the other hand, are internal advantages that a person receives while doing a job, with a direct and immediate connection between work and reward. Incentives have tremendous and broad influence, which is why they must be properly controlled[156]. Many construction companies have already assessed the advantages and disadvantages of creating an incentive program[150].

Companies who keep their incentive program simple while focusing on the main objective (benefiting the project in terms of cost, time, customer service, environment, and quality) are also deemed successful[157]. Incentives are often defined as monetary rewards given to individuals who perform at a particular level. Such incentives may be available to employees, supervisors, and senior management. Whether the incentive is directly linked to safety, quality, or absenteeism, the reward follows excellent performance[154]. Many companies feel that pocket money is no longer an effective motivator. Others contend that little rewards like toasters and blenders are poor motivators. Therefore, several companies provide profit-sharing plans or have abandoned monetary incentives in favor of lavish holidays to places like Europe and the Caribbean islands. Due to the high expense of these efforts, they must be carefully monitored. As an incentive, some companies simply offer outstanding producers an extra day off with pay. Other businesses reward top performers with better working conditions. Because the goal of incentive programs is to enhance employee performance, the criteria for evaluating whether a reward has been earned should be carefully selected. Workers will not try to accomplish the goal if the performance level is not met. This data highlights the need of enabling workers to express their views on what constitutes acceptable performance levels. An incentive system may fail if the measure of success ignores quality or safety. There is an obvious problem when labor that is machine paced is rewarded. Although all incentives should be performance-related, not all rewards can be tied to objective criteria.

Some incentive rewards are provided based on a superior's subjective assessment of specific workers' qualities. This strategy may cause employee dissatisfaction, especially among individuals who do not get rewards. There are many types of incentive programs, the most well-known of which is the annual performance bonus scheme. Profit-sharing plans are also quite common, and most people in the workforce have undoubtedly heard of at least one of them. Every incentive system has its own set of benefits and drawbacks. An annual performance bonus is uncommon, happening just once a year, and therefore difficult to link to performance. Employees that use this kind of incentive plan are more inclined to focus on what makes them seem good rather than what is best for the company's bottom line[158]. Every business is concerned with what must be done to keep its workers performing at a high level. This involves paying close attention to how individuals are motivated via incentives, rewards, leadership, and other techniques, as well as the organizational environment in which they operate[159]. The study of motivation is mainly concerned with why people behave as they do. It may be described as the overall direction and persistence of activity. It is concerned with why people choose one course of action over another, and why they adhere to it over time and in the face of difficulties and problems [160]. As a result, motivation may be regarded to be at the heart of how an organization's creative and productive operations are carried out[161]. It has been proven that motivation is concerned with the factors that cause people to behave in particular ways.

Even in today's extremely competitive business world, all firms, regardless of size, market, or technology, desire to be successful and make ongoing development. To attain such aims and objectives, strategies must be designed and well-implemented, using all available resources to the fullest extent possible. Few businesses feel that their staff are a valuable asset that can help them overcome obstacles, push beyond their boundaries, and achieve success. Companies that place their workers at the center of the firm, establish a good and strong connection with them, and persuade them to complete tasks, on the other hand, have been shown to be more successful and productive[162]. Employee retention, on the other hand, is a problem for today's businesses.

Companies are attempting to retain workers by fostering motivation and a healthy environment, acknowledging the critical role of people and the enormous impact they have on organizational success. This is critical since a lack of attention among employees is linked to a decrease in corporate productivity and effectiveness. An company cannot succeed until and until its people are motivated and satisfied[163]. Motivated workers perform better than demotivated individuals, according to several studies. Employees that are motivated are more inventive since they are always seeking for new methods to achieve a job. They are goal-oriented and self-directed. They may generate high-quality work with increased or increased efficiency and productivity, resulting in increased revenues[164,165].

Employee motivation has a significant impact on an organization's effectiveness[166]. Although the phrase "organizational effectiveness" is wide, this research adheres to the notion of "finding aims and achieving them effectively in spirited and dynamic surroundings"[167]. "An efficient organization will ensure that inside its area of influence, there is a spirit of collaboration, a feeling of commitment, and satisfaction"[168]. There are no set guidelines for calculating an organization's effectiveness since it varies from business to firm and case to case. It may, however, be used to assess everything inside a company, including leadership, communication, accountability, metrics, human performance, and delivery systems[169]. The emphasis of this study is on human performance, especially on the topic of employee motivation. The goal is to demonstrate the link and solidify the concept of employee motivation leading to organizational success.

In conclusion, motivation is critical for both individuals and organizations. Individual motivation is a critical characteristic that pushes people to attain their own objectives. Motivation is stated to be a component that contributes to employee happiness inside a company. Motivation also encourages a person to broaden his or her horizons, to discover and realize his or her entire potential. Motivation, on the other hand, contributes to a good attitude in the job, easier adaptability to changes, and increased innovation from an organizational standpoint. The more motivated people are, the more value they provide to the company, making it more lucrative and successful[170].

2.1.7 Job Satisfaction

It is important to start this research by presenting a number of definitions of job satisfaction that help us understand this complex human problem. The word "satisfaction" is often used to describe a person's emotional state after their basic needs have been met. But the term "job satisfaction" is defined in many different ways and from different perspectives, and no one can argue that it has any generally accepted meaning. However, it can be said that mainly he focuses on two aspects of the definition of job satisfaction. The first dimension focuses on the causes and circumstances that lead to joy and fulfillment[171]. The combination of psychological, physiological, and environmental factors that cause a person to describe themselves as "satisfied with their job" is called job satisfaction[21]. The extent to which the benefits actually received equal or exceed the fair value of the incentives received. A more realistic gain will not equal or exceed an imaginary equivalent reward. How unhappy a person is in a given scenario.Mumford describes satisfaction as "the degree of correspondence between organizational expectations and individual demands, and the degree of employee and employer satisfaction with their work and performance." is high only when this correspondence is good." In addition to the aforementioned directions, several studies have focused on another aspect of defining job satisfaction. This dimension is associated with pleasant feelings and emotions associated with one's profession. In this case, job satisfaction refers to how people feel about their jobs[170,174]. It also states that "employment related [175]. Following the same line of thought,[176] job satisfaction can also be described as ``a coherent constellation of general feelings about work, or attitudes towards various elements and facts of work." is also defined. A pleasant or positive emotional state results from a positive evaluation of one's employment or work experience [177]. Based on the various definitions presented, the following definitions are used in this study. Its strength depends on how well expectations are met. This emotion can guide and direct the behavior and attitudes of employees in the workplace and affect the overall performance of the organization.

2.1.8 Productivity

As a commonsense definition, productivity is the quantitative relationship between what we create and what we use as resources to produce it, i.e., an arithmetic ratio between the quantity produced (output) and the number of resources utilized in the production process (input)[172]. Productivity is defined as the relationship between the output of a manufacturing or service system and the input required to achieve that result. Thus, productivity is defined as the efficient use of resources in the production of various goods and services, such as labor, capital, land, materials, energy, and information. Higher productivity is getting more done with less resources or generating more quantity and quality with the same input. This is often stated as:

> Productivity can also be defined as the relationship between results and the time it takes to accomplish them. Time is often a good denominator since it is a universal measurement, and it is beyond human control. The less time taken to achieve the desired result, the more productive the system[173].

Productivity has the same meaning regardless of the economic, political, or production system in place. Although productivity may mean various things to different individuals, the fundamental idea is always the connection between the amount and quality of products or services produced and the number of resources utilized to create them. Productivity Managers, industrial engineers, economists, and politicians use productivity as a comparison tool. Compares how much is produced and consumed at various levels of the economy, from the person to the organization to the sector to the country. Productivity is often regarded as a more intense use of resources such as labor and equipment that should consistently reflect performance or efficiency if precisely assessed. However, it's critical to distinguish between labor productivity and labor intensity. Although labour productivity represents the positive outcomes of labor, labor intensity simply refers to an increase in the pace of work. The key to increasing productivity is to work smarter, not harder. Working harder does not result in more production because of the limits imposed by human physical ability[174].

For many years, the ILO has advocated an expanded definition of productivity that includes the efficient and effective use of all resources, including labor, money, land, materials, energy, information, and time. It's important to dispel certain prevalent productivity misconceptions while advocating such viewpoints. To begin, productivity does not only refer to "labor productivity" or "labor efficiency" - but statistics on labor productivity are still important for policymaking. Agricultural productivity is a great example of the erroneous conclusions made from studies of single component productivity. Between 1976 and 1982, agricultural labor productivity increased by 60%, as did yield per hectare, thanks to advances in breeding, fertilizers and sprays, land and technology[185].

On the other hand, the amount of wheat that could be grown with one unit of energy (including fertilizers) was lower in 1983 than in 1963. The return generated for each monetary unit invested is a better metric for measuring efficiency. As a result, multi-factor productivity is becoming more important (if not total). Moreover, productivity today encompasses more than simply labor productivity; it must also account for rising energy and raw material costs and an increased focus on issues like unemployment and workplace quality[121].

The second misunderstanding is that performance may be evaluated only based on production. Input costs, on the other hand, may be increasing disproportionately even if productivity isn't. Output growth should also account for inflation and changes in prices over prior years. The process-oriented mindset frequently results in this approach, which neglects the importance of the end product. As with any bureaucratic structure, this is quite frequent. Uncertainty about the relationship between output and profit is the third issue. Even if productivity decreases, profit may be made in real life via price recovery. The opposite is true: high productivity doesn't always equate to great profit since effectively manufactured products aren't always in high demand. Finally, it's important to remember that production is not synonymous with efficiency. Efficiency refers to producing high-quality products in the lowest amount of time feasible while still maintaining quality. However, we must evaluate whether or not these items are required. A final mistake is to think that reducing costs would always result in higher production. It may exacerbate problems if used haphazardly[77].

Another damaging misunderstanding is the idea that productivity can only be used in manufacturing. Productivity indeed applies to any organization or system, including services, most notably that of information. Information experts have become a new productivity goal because of the changing structure of professions. The very nature of information technology adds additional aspects to productivity theories and methodologies. In the age of flexible automation, microprocessors, just-in-time supply chain management, and mixed-flow production systems, the number of hours worked has less meaning than in the past. The productivity of capital or other costly, limited resources like energy or raw materials is much more important than the productivity of people in sectors and areas where "steel-collar" workers or robots are replacing blue-collar workers[85].

Productivity is becoming more closely associated with the quality of the final product, the materials used in the process, and even the process itself. Working conditions, management, and employee quality are all critical factors. It is well known that higher productivity and better working circumstances go hand in hand. As a result, production must be viewed from a social as well as an economic one. Employee involvement in setting objectives, executing procedures, and sharing productivity gains may enhance attitudes toward work and success[79].

The social aspects of production have grown in significance. According to a survey among American companies' managers (78%) and union leaders (70%) do not use solely quantitative definitions of productivity. They would rather have a wider, more qualitative view of the organization. Management and union policymakers use the term "productivity" to describe a company's total efficiency and effectiveness. For example, labor stoppages, turnover, absenteeism, and even customer happiness aren't included. In light of this wide definition of productivity, it's not surprising that policymakers perceive a connection between worker and consumer happiness and productivity[86].

Effectiveness may be defined as the extent to which a set of objectives has been achieved. These productivity criteria may be tailored to fit any business, industry or country since they're built on a methodical, holistic approach to social and economic growth. Complicating matters further, comparisons of effectiveness may employ various numerators and denominators depending on the organization's structure and the country's or sector's unique political, social and economic objectives.

As a result, defining productivity is a difficult task that involves both technological and administrative considerations. Various government agencies, labor unions, and other social organizations have expressed concern about this issue. And if their objectives diverge, so will their notions of productivity. Productivity is defined as the relationship between the output of a manufacturing or service system and the input required to achieve that result. Thus, productivity is defined as the efficient use of resources in the production of various goods and services, such as labor, capital, land, materials, energy, and information. Higher productivity is getting more done with less resources or generating more quantity and quality with the same input. This is often stated as:[185].

In general, productivity may be thought of as a comprehensive assessment of how well businesses meet the following criteria:

i. The extent to which objectives have been met.
ii. Efficiency is defined as the effectiveness with which resources are utilized to produce valuable output.
iii. Effectiveness is the difference between what is accomplished and what is potential.
iv. Comparability refers to how production is measured across time.

Though there are many alternative definitions of productivity, the most typical method (not a definition) to creating a productivity model is to determine the appropriate output and input components based on the business, sector, or country's long, medium, and short-term growth objectives.

2.1.8.1 The Importance and Role of Productivity

The importance of productivity in improving the welfare of citizens is now widely recognized. There is no human function that is not supported by increased productivity[185]. This is important because improving the efficiency and quality of the workforce leads to greater increases in Gross National Income (GNP) than adding more labor and capital. That is, an increase in productivity causes national income or GNP to grow faster than the input factor. Through productivity gains, quality of life directly improves when productivity gains are distributed according to contribution. At this stage, it is not wrong to argue that productivity is the only significant source of global real economic development, social progress, and rising living standards. For example, according to the Singapore National Productivity Commission's 1984 Productivity Survey Report, labor productivity accounted for more than half of Singapore's gross domestic product (GDP) per capita increase from 1966 to 1983. contributed and the quality of life in Singapore improved fourfold. Over the past 17 years, labor productivity has been the main driver of economic growth in the country. At the same time, the impact of poor production in the Philippines is clear. Only 2.3% of the increase in gross national product (from 1900 to 1960) can be attributed to productivity; attributed to the increase. . This highlights a major flaw in the long-term economic growth of the Philippines. It was the fact that it was input-intensive. As a result, increased productivity has a profound impact on a range of social and economic phenomena, such as rapid economic development, rising living standards, improving a country's balance of payments, managing inflation, and even the quantity and quality of leisure time. Giving is recognized. Wage levels, cost-price relationships, capital investment needs, and employment are all affected by these changes. Productivity is also an important factor in determining the competitiveness of a country's goods in the world market. A competitive imbalance occurs when labor productivity in one country falls relative to the productivity of other countries producing the same product. If higher manufacturing costs are passed on to consumers, the nation's industries will lose revenue as customers seek lower-cost suppliers. However, profits diminish as the industry accepts increasing costs. This means that real wages must be cut and production cut, or production costs must be maintained. Countries that cannot keep up with their rivals' production levels are trying to solve their problems by devaluing their currencies. However, this would reduce the real income of such countries by increasing local inflation and increasing the cost of imports[186.]

2.1.8.2 Earlier Approaches to Productivity

Traditionally, productivity metrics have been based on the physical and technical elements of the manufacturing process. A structured organization was established to address issues such as professional specialization, divisional allocation and technical coordination. The Industrial Revolution brought great advances in manufacturing technology. Before the Industrial Revolution, one person created an entire product, and the relationship between craftsmen and a few helpers was simple and flexible. The advent of equipment and mass production has changed the nature of work processes and the organization of professions. Work was divided and people's work was affected by work processes increasingly characterized by repetitive tasks, direct reliance on the work of others, and human-machine interface problems. wage work, types of cooperation, and expectations of workers' performance were central to Marx's thesis. According to this, the basis of organizational theory is based on the division of labor, the consideration of technical tasks, the analysis of time and actions, and the assignment of tasks or tasks[187.] Ever since Prang created wheels and carts to help you carry heavy things, we've always been interested in finding ways to make things easier. There have always been people who have taught us how to eliminate or reduce the drudgery that comes with different types of work. In contrast, these previous attempts at professional research have not been particularly systematic. As a result, he realized that he should have begun researching his work with the onset of the Industrial Revolution181. The British cotton textile sector was the first to be affected by the Industrial Revolution. Mechanical devices, powered primarily by water, began to replace spinning wheels and handlooms in the early 18th century. Richard Ark Wright was a notable figure at this time (1732-1792). Possessing excellent management skills, he was the first to recognize the need to educate human workers to abandon their sedentary work habits and connect them to the immutable regularities of complex automation. He also created and implemented effective factory disciplinary rules.

In 1760, comprehensive overall time studies on the manufacturing of pins were conducted, and a standard production rate was established. This was the first time an objective approach to a systematic assessment of production was used. Matthew Boulton established his business in Soho in 1762. In his factory, he employed all mechanical advancements, which were superior and easy to implement, and which were unknown in the past[187]. He had a trained corps of highly talented artisans whose work was much more exact than that of the English midlands Hardware trade of the time. In 1763, his turnover was less than £3000, but by 17670, it had increased to £30,000. Robertowen was the first to look at the human part of labor in offering rest allowances to compensate for exhausting duties between 1771-1858. In the course of these trials, Charles Babbage spent a lot of effort creating a calculating machine from 1792 until 1891. Babbage visited a great number of firms in both the United Kingdom and Europe[188].

Frederick Winslow is a famous American author. Taylor was a trailblazer in the area of work study.

He devised a formula for maximal output that included three components.

i. A specific assignment established by a thorough examination of the work that leads to the most efficient operating sequence.

ii. A precise time, as determined by a stopwatch time study or standard data.

iii. A specific procedure that has been established via extensive testing and is documented on an instruction card.

For great production, this formula is essential. All current work-study approaches are still based on it. Frederick Winslow Taylor invented the task system and demonstrated its effectiveness. The Industrial Revolution was a period in which men were brutalized in the very cultures that generated the greatest intellectual and technological breakthroughs. Employers and employees developed a new impersonal connection. It was common practice to match the worker to the equipment.

2.1.8.3 Modern Approach to Productivity

Current approaches to organization and productivity research aim to create an integrated framework that includes both classical and neoclassical elements[189]. Research from the Tavistook Institute of Human Relations has demonstrated the value of viewing organizations as socio-technical systems. Studying socio-technical systems is important for identifying the best process and design solutions. The goal of the process specification is to specify which workstation works most economically. Managers should also examine the impact of organizing their work environment on behavior. Work on an assembly line is divided into individual jobs and assigned to subsequent operations on the line. In addition to technical requirements, managers must consider the need to design work environments in ways that promote positive interpersonal relationships. In sectors where workgroups are interdependent, management may consider creating back-to-back workgroups to increase social motivation and productivity. In the past, productivity was primarily measured by factors such as labor productivity and machine productivity. To reap the benefits of overall productivity, it is important to pay attention to administrative productivity. Factor productivity is almost certainly governed by manager productivity. The ratio of added value to the total compensation of managers is, at best, the sum total of the overall productivity of management performance. However, such aggregated metrics cannot distinguish between poor and excellent individual manager performance. Administrative productivity is defined as better use of organizational resources to achieve organizational goals. Goals change at different stages of an organization's development and in different industries, making it difficult to develop a single metric that works for all[188].

2.1.8.4 Productivity Models

Productivity models may be used to assess productivity at micro-scales, such as for a single worker, a tiny sector, or a department[190]. Models for a plant, an organization, a multi-unit business, or an industry have been presented at the macro level. On the basis of the techniques or principles on which they were built, the following main classification is feasible.

2.1.8.5 Production Function Models

One of the early efforts to quantify productivity was using this method. Because the model considers production to be a key activity in an organization, it concludes that measuring productivity is equivalent to measuring the productivity of the production function. The perception of the production function is that it is a function of multiple input factors[190].

a. Financial Ratios

Financial ratios are used to evaluate a company's financial performance. Only productivity performance is the subject of this study. As a result, the study of financial ratios was abandoned.

b. Production Based Models

These vary from 'production function' notions in that the latter emphasizes arriving at a mathematical expression that defines the connection between the many inputs that make up the production function. Production of goods/services is seen as the sole output in the approach of production-based models. Productivity is defined as the ratio of output to input (goods manufactured or services rendered). Production-based models may be classified into two types, depending on how output is valued: output as value of production and output as value of addition models based on output as value of production.

c. Product-Oriented Models

Bahiri Martin argued for the creation of a product productivity index based on the product's total profits less the cost of production. Horngren proposes two metrics that follow a similar productivity via product costing methodology.

1. Return on investment rate
2. Price of the transfer

A researcher developed an omni factor model that regarded production as a sum of all items in terms of their marginal costs[191].

d. Surrogate Models

These models were chosen because they are difficult to define or get due to issues with data collecting and the like. Productivity assessment might be classified as one of these models.

$$P = \frac{\text{Actual Pay}}{\text{Standard Pay}}$$

e. Economic Utility Models

This approach does not follow the traditional output-to-input ratio paradigm and instead recommends the use of many ratios, each representing a certain economic activity.

2.1.8.6 Improvement of Productivity

Inventory management, cost control, budgetary control, market research, operations research, preventive maintenance, and inter-firm comparison are all examples of production planning and control (PPC)[192]. The goal of organization, procedures, and excellent management is to increase production. To guarantee that productivity is enhanced, the following areas should be addressed for enhancing the performance of each part of production.

1. Design

The design should be geared toward high-quality manufacturing at a low cost. Faulty designs result in waste, bottlenecks, increased costs, and poor efficiency in building projects.

2. Plant and Machinery

They should neither be too little or too huge in terms of heavy gear and plant. It is necessary to determine the best kind and size of plant and equipment in order to achieve high production. In addition, the economics of manual labor vs automation should be examined.

3. Labour Efficiency

Because labor is the most significant component determining productivity, the following suggestions for increasing labor productivity should be considered.

(a) Placement of the appropriate person in the right position

(b) Worker education.

(c) Work study, rate and incentive fixation, and incentive and scheme plans for the payment of incentive bonuses.

(d) Production planning and controls to assure a constant supply of raw materials, adequate equipment maintenance, and improved working conditions.

(e) Simplification and standardization of work.

(f) Utilisation of suitable workers of the right type of skill.

(g) Avoidance of labour storage or excess of labour.

Material Performance

(a) Value analysis may help boost material productivity.

(a) Appropriate design with the goal of minimizing material use.

(c) Preparation of a standard bill of materials in order to avoid excessive material use. The bill of materials should include the specific units of the different raw ingredients that are needed to make the product.

(d) Obtaining the appropriate materials from the appropriate source at the appropriate time and at the appropriate price.

c) Improving the material quality

f) Repairing machine flaws

(g) Skilled labor is essential in order to eliminate faulty work, scrap, waste, and spoiling.

(h) Material storage that is effective.

I Finally, effective material management.

Machine Performance

(a) Optimal use of machine time may boost machine production.

(b) Appropriate maintenance, which includes preventive maintenance, regular maintenance, and major overhauls as needed, in accordance with the maintenance plan.

(c) Efficient production planning and control, scheduling, and job loading to eliminate bottlenecks, machine idle time, and manual labor.

(d) The use of competent and efficient workers.

(g) Proper machine tool maintenance.

Organisation and Production Control

(a) Proper accounting of responsibilities.

(b) Product line simplification, standardization, and specialization.

b) The use of work-study approaches.

(d) Establishment of the production, planning, and control system (PPC).

e) Integration of multiple departments' duties.

(f) An effective quality control system.

(g) A well-functioning budgeting, costing, cost control, cost reporting, and budgetary control system.

(h) An effective management information system, allowing for remedial action against the accountable executives for controllable things.

Good Management

The Anglo-American council on productivity teams found that successful management has the following implications:

a. Training of its staff, from shop floor to office, in its unique expertise, both inside and outside the organization.

b. The proper organization to identify managerial talent, train it, provide it with the necessary experience, and promote it solely on the basis of merit and efficiency;

c. The proper organization and administration of managerial skills to ensure the most efficient, effective, and cost-effective controls over productive processes.

d. All activities are pre-planned to provide a smoother and faster flow across all production processes.

e. The greatest and closest teamwork in and across all departments, as well as the safeguards in place to ensure it.

f. Increased standardization, simplicity, and specialization of components, processes, and final products are under constant and close scrutiny.

g. Constant and intense push for research, experimentation, changes, and improvements.

h. An artist understanding of human tolerance, which allows all of these prerequisites to be met.

For emerging nations, the three factors of technology, management, and human interactions seem to be critical. A well-trained management and trade union, with mutual awareness of each other's challenges, can generate the atmosphere necessary for productivity growth.

2.1.8.7 Effects of Motivation on Productivity

The respective editions of Cambridge International and Oxford Advance Learner's Dictionaries define productivity as the rate at which the quantity of manpower and materials required for production is produced. On the other hand, the use of resources in creating a product or service is called productivity[193]. It is also the ratio of goods and services produced to goods and services consumed (labor, capital, or administration). Economists use industry-level definitions of productivity to analyze economic conditions, trends, and growth rates, which include planning, cost estimating, accounting, and cost control at the project level [194.] Productivity is thus defined as the rate at which items are produced in relation to the amount of manpower and resources required to produce them. Productivity, on the other hand, is defined as the efficient use of resources in producing items or services[193]. Note that the output ratio (labor, capital or management) is used in the description. Economists use it to assess the health, progress, and growth rate of the economic system, and mission planners use it to make planning, pricing, and accounting decisions. Workforce productivity is affected by many factors, but basic education is one of the most important. There are also individual weight loss programs as well as social issues such as transportation and hygiene[195]. Apart from these factors, employee motivation, team building, training, and job safety impact employee productivity. Labor productivity cannot be achieved without maintaining and increasing labor force and auxiliary capacity in combination with the above factors. Moreover, workers who work more actively and have stable jobs may improve labor productivity[196.]

2.1.9 Performance

Because of this, employees are no longer motivated to produce their best work, but instead are more likely to stay in their current position. The total performance of employees is directly related to their level of motivation, which encourages them to return regularly, work hard, be flexible, and be ready to take on the appropriate responsibilities when they are required to do so. The banking sector's entire effectiveness and high quality are dependent on the best-in-class and highly motivated banking personnel. Consequently, the drive of bankers is likely to affect the flow of financial services and, in turn, consumer care and labor performance[197].

2.1.9.1 Effects of Motivation on Employees Performance

A company's success depends on the overall performance of its employees. Therefore, it is important to learn different ways to motivate your employees. It conditions them to use the possibilities of movement to meet their personal needs. Money is the most obvious incentive for employees, but other variables should also be considered. Every employee in the company is unique, so they are all motivated by different factors to perform well. To be a good leader, a leader must learn about his people and what drives their success. Because every company is different. "Motivating others starts with embracing and trying to understand different personalities. When it comes to employee performance, money is the biggest motivator, but companies have other ways of doing things. As part of this, managers need to know their employees well enough to use appropriate motivational tactics. Motivation is the psychological process that leads to desired behavior. Therefore, overall performance formula:

Performance = Ability × Motivation × Resources (2×2×2 = 8)

Looking at the equation with caution shows that employees may have as much skill and key assets at their disposal, yet they will still fail to deliver. To put it another way, the equation just shows that when people lack drive, their performance falls short of their potential.

2.1.9.2 Factors Affecting Workers Motivation and Performance

Motivation at the workplace is widely considered by the majority of writers on the subject to be a crucial factor for the performance of individuals and organizations and an important part of the overall objective of turnover. Activity dissatisfaction, motivation loss, and turnover are all linked. Three factors are critical to successful performance:

i. The ability of employees to do their duties; (the capacity or can-do factors)

ii. Staff incentive to put out effort in their work (the ability or will to do factors).

iii. The support of the organization or the chance to perform a good job (availability of resources).

iv. In other words, employee performance is determined by whether they believe they are capable of doing things, are motivated to do them, and have the resources to accomplish them.

2.1.10 Deposit Money Banks

Deposit money banks in Nigeria are the leading institutions for savings, mobilization and allocation of financial assistance. Their skills make them a vital part of the economic system and a strong pillar of the financial boom and improvement.Deposit banks in Nigeria, also known as classified banks, are responsible for accepting deposits and lending to individuals and businessmen, among other things. is an economic organization that provides services for Deposit banks play an important role in the growth and development of a country. The primary role of using banks is to ensure sufficient cash flow to service deficit sectors within the economy and to facilitate price range movement between financial devices. This movement, called arbitration, is typically the transition from supply equipment to scarcity/need equipment[244.]

2.1.10.1 The Banking Industry in Nigeria

The origins of banks can be traced back to 2000 BC. In Babylon, a functioning banking machine was still emerging[245.] Bankers and banks have special names in special places. The term "financial institution" must have been coined by the San Giorgio Bank, founded in Genoa in 1407 and pioneering modern banking by introducing certificates of deposit and accepting coins of all kinds. It is presumed not. The goldsmith's role in England and the influence of his Gold Rush of 1848 in the United States were important in the development of advanced banking. In the late 19th century, there was some trading activity along Nigeria's coastal regions. Banks have therefore been developed to support these trading activities[246.] In August 1891, the Chairman of the Dempster Presbyterian Company initiated the establishment of branches of the Bank of Africa. The reason was to strengthen the British shipping business operated by the company. The bank was granted the privilege of importing silver coins from Britain into Nigeria from January 1892. The Elder Dempster Company bought the bank for E1000 (£1000) on 31 March 1893 and the bank was incorporated as the British West African Bank (B.B.W.A). There has been much upset from British buyers as the financial institution has fallen into the biased favor of Dempster Elder. With this improvement, in 1899 Anglo he founded his second bank known as the African Bank, which later became the Bank of Nigeria. B.B.W.A. was merged with a new financial institution (Bank of Nigeria) in 1912.

In 1917, another bank known as the Colonial Bank was set-up. This bank, which later became Barclays Bank Nig. Ltd, is now known as the Union Bank (Nig) Plc. It posed a formidable competition for B.B.W.A. In 1948, the British and French bank was established. Later in 1961, it changes its name to the United Bank for Africa Ltd, now Plc. The First Bank, Union Bank and United Bank for Africa (UBA) are the three largest banks in Nigeria today. During the period

1929 and 1952, numerous indigenous banks were established. The Agbonmagbe Bank Ltd (Currently known as Wema Bank) was set-up in 1938, followed by African Continental Bank (ACB), which was set-up in 1948. During the period, February 1951 and May 1952, 18 indigenous banks were registered. All of them failed without any exception within a short period. The failure of these indigenous banks resulted from lack of banking expertise and non-prudent lending policies[243].

From independence in 1960 to 1985, there were 40 banks in the country made up of 12 Merchant Banks and 28 Commercial Banks. Due to deregulation, however, the number of operating banks in the country increased phenomenally from 40 in 1985 to 66 in 1988, 100 in 1990 and 120 in 1992. Likewise, the number of bank branches grew from 1316 in 1985 to 1698 in 1988, 1944 in 1990, and 2027 in 1992. Thus, the banking sector grew at a rate that had not been seen in the country's first 25 years as an independent nation in only seven years (1985–1992)[247]. Most players are now undergoing operational adjustments. Conversions from merchant to commercial banks, branch network expansion (to improve market position), substantial investment in information technology, and capital injection to expand operations are just a few of these changes[248]. Too far, 11 banks have switched from merchant banking to business banking, since commercial banks are better positioned to mobilize deposits and grow as a result. The Clearing House's charge of money has remained high due to service provider banks' inability to get entrance. Low-cost price range manufacturers may economically tolerate lower risks and more steady transaction pressures. Banks that control deposits manage profits because most liabilities are non-hobby liabilities or low-interest-bearing deposits used to fund themselves in the normal course of business[249]. As a result, banks with a high market share of deposits have a low cost of capital, allowing them to invest economically in treasury payments or credit worth names[250].

Banking products in Nigeria are standard, and attempts to differentiate products have not been particularly effective. Pricing and service delivery have been the main areas of competition within the company. As a result, banks seek to set themselves apart via provider transportation to get a competitive advantage over their competitors. Client expectations must be fulfilled via an effective data technology strategy. Banks that do not engage in data production employ more people, and the hidden costs of transporting those individuals are significant[250]. There were 90 licensed banks, 282 network banks, 74 main loan institutions, and 6 development banks as of December 2002. According to the CBN's banking survey (1999/2000), losses from fraud within the banking industry have remained high. They are likely to increase further as service provider banks transitioning to commercial banks have limited experience in business banking and are more susceptible to operational errors and frauds[251]. The Nigerian Deposit Insurance Company reported fraud losses of N2.7 billion in its annual bills for 1999. Banks must improve their internal control systems to minimize risks in their business practices and spend more in employee training to prepare employees for the industry's long-term challenges[243].

2.1.10.2 Functions and Nature of Business of Money Deposit Bank

Banks are the custodians of most cash, accepting it as a deposit and disbursing it as directed by the customer. The biggest differentiator for banks is usually that bank liabilities are the predominant fee type. In the afterlife, banks were functionally divided into commercial banks, commercial banks, and famous banks. This distinction is not justified as many banks offer a full range of services under his one roof. Some of the incredibly specialized institutions (those acting on behalf of clients' own businesses and interest rate markets) remain in the Financial Quarter, but the discussion below provides an overview of the functions performed by the Industrial Bank. It outlines the full range.

Banks render the following services[252]:

(1) Acceptance of deposits into various types of accounts;

(a) Current Accounts: These are demand deposit accounts withdrawable with the use of cheque. Interest is payable/charged on the balance of the deposit.

(b) Savings Accounts: These are also demand deposit accounts withdrawable in person. The accounts attract monthly interest.

(c) Short Deposit: This is a time deposit account, which attracts interest. It requires 7 days' notice before withdrawal can be made or the customer forfeits interest on the amount withdrawn instead of notice.

(d) Fixed Deposit: It is a time deposit account of a fixed amount for a period ranging from 3 – 12 calendar months at a fixed rate of interest payable on specified date. It attracts high rate of interest depending on the duration of the deposits. No interest is paid on deposits withdrawn before maturity.

(2) Lending Facilities: The banks are required to lend certain proportion of their deposits to their customers. Banks lend by way of:

(a) Loan: A loan account is opened with the authorized advance amount immediately debited and transferred to the Current Account. Interest is charged on the whole amount advanced.

(b) Overdraft: An overdraft is an authority granted to a customer to overdraw his current account to an agreed limit and the balance usually varies from day-to- day transactions. Interest is charged on the amount utilized.

(c) Bills Discounting

(d) Opening letters of credit

(e) Issuance of Bonds, Guarantees and indemnities

(3) Transfer of funds: Transfers are affected through:

(a) Telegraphic Transfers

(b) Mail Transfers

(c) Issue of Bank Cheques and Bank Drafts

(d) Issue of Cheque cashing facilities

(e) Automated Teller machine

(4) Issue of status Report and Enquiries

2.2 Theoretical Review

2.2.1 Herzberg's Two Factor Theory

One of the earliest researches in the area of employee retention that affected motivation was Frederick Herzberg work. Herzberg and his associates began their initial work on factors affecting work motivation in the mid-1950s. Their first effort entitled a "thorough review of existing research" to that date on the subject. Based on the review, Herzberg carried out his now famous survey of 200 accountants and engineers from whom he derived the initial frame work for his theory of motivation. The theory, as well as the supporting data was first published in 1959 and was subsequently amplified and developed in a later book[265]. Based on his survey, Herzberg discovered that employees tended to describe satisfying experiences in terms of factors that were intrinsic to the content of the job itself. These factors were called "motivators" and concluded such variables as achievement, recognition, the work itself, responsibility, advancement and personal growth. Conversely, dissatisfying experiences, called "hygiene" factors, largely resulted from extrinsic, non-job-related factors, such as company policies and administration, salary, coworker relations, and supervisory styles, job security, personal life, work condition and status[266]. Herzberg argued based on these results that eliminating the causes of dissatisfaction (through hygiene factors) would not result in a state of satisfaction. Instead, it would result in a neutral state. Satisfaction (and motivation) would occur only as a result of the use of motivators.

The implications of this theory of employee motivation are clear: motivation can be increased through basic changes in the nature of an employee's job, that is, through job enrichment. Thus, jobs should be redesigned to allow for increased challenge and responsibility, opportunities foradvancement, and personal growth, and recognition[266].

According to Herzberg, the "factors leading to job satisfaction are separate and distinct from those, that lead to job dissatisfaction." Therefore, managers who seek to eliminate factors that create job dissatisfaction can bring about peace, but not necessarily motivation. They will be placating their work force rather than motivating them to stay for life[267]. Some researchers highlight one of Herzberg's findings, where managers rather than giving employees additional tasks of similar difficulty (horizontal loading), "vertically loading" consists of giving workers more responsibility. This is where employees take on tasks normally performed by their supervisors. In essence, there are more to a manager's role in motivating employees other than compensation, good working conditions, and similar factors. Herzberg argued that for an employee to be truly motivated, the employee's job has to be fully enriched where the employee has the opportunity for achievement and recognition, stimulation, responsibility, and advancement[268].

Although, Herzberg's theory was generally accepted, there are some criticisms that it applies least to people with largely unskilled jobs or those whose work are interesting, repetitive, monotonous and limited in scope. He was also accused of assuming a correlation between satisfaction and productivity through his research stressed satisfaction and ignored productivity. Recent research indicates that employee satisfaction does not necessarily contribute directly to productivity. Satisfaction may be viewed as a passive attribute, while more proactive measures such as motivation levels are viewed as more closely linked to behavioural changes and performance[269].

In as much as some behavioural scientists agree with Herzberg that employees are well motivated when the motivator factors are achieved. Other schools of thought share different opinion. Some behavioural scientists also argue that there is more to motivating employees and getting them satisfied than just the motivator factors enumerated by Herzberg. On another interesting note, some behavioural scientists have sought to invalidate Frederick Herzberg's, motivation-hygiene factors claiming it lacks empirical support. A scientist in his book; 'clarification and evaluation of the two-factor theory', which appeared in the psychological bulletin, he sought to explicate and evaluate five distinct versions of the two- factor theory of job satisfaction. He concluded that two of these versions are invalid, as they are not supported by any empirical studies.

Criticism of Herzberg's theory suggests that the original formulation of Herzberg's model may have been a methodological artifact. He further explained that this theory does not account for individual differences, but rather predicts that all employees will respond similarly to changes in motivational hygiene factors. In addition, concerns have been raised that Herzberg's theory does not specify how to measure motivational and hygiene factors. While some behavioral scientists have raised questions about the critical incident his technique Herzberg used to properly collect data, others have had issues with the type of staff employed. was According to a research study conducted by his tutor in 1986 using the Tennessee Career Ladder Program (TCLP), not all employees are motivated by Hertzberg's "need to be motivated". They concluded that teachers, in particular, are motivated by hygienic needs such as money. They criticized Hertzberg for using only industry employees. For the purposes of this study, Herzberg's two-factor theory was applied. The reason is that the variables used in the study are incorporated into Herzberg's theory. Therefore, the deposit bank should choose he one of the most suitable factors for employees in order to reduce the employee turnover rate in the banking industry.

2.2.2 ERG Theory

Maslow's hierarchy of needs theory is similar in many ways to this one. Maslow's hypothesis was enlarged and reconstructed by an American psychologist, who came up with this idea. While Maslow's theory was designed to explain work behavior in general, his hypothesis was developed mainly for that purpose. "Existence," "Relatedness," and "Growth" are three of Maslow's five need categories that may be combined[260]. So the theory's name (ERG) is derived from the initial letters of each of the need categories[259]. The term "Existence" refers to all of the fundamental material and physiological requirements necessary to keep humans alive. Other material requirements in the workplace include the need for salary, fringe benefits, and physical safety, to name just a few[261,262]. Workplace relatedness is a desire to have close working relationships with coworkers and upper- and lower-level management. One can't fulfill relatedness away from others, therefore it can't be met without mutuality which is the defining characteristic that sets it different from existence requirements[262]. The development of one's potential is linked to growth requirements[263]. Succeeding in this area is defined as "engaging with challenges that require a person to make the most of their strengths while also developing new capabilities"[264]. Although the ERG theory and Maslow's work appear to have a lot in common, they differ significantly.

Humans, according to Maslow, tend to progress up the hierarchy from "Existence" needs to "Relatedness" wants and eventually to "Growth" needs when their decreasing requirements are met. Instead of a hierarchical approach as Maslow proposed, all of a person's exclusive desires can be engaged and operated simultaneously[262,266]. Without the necessity of pleasant alternatives, any desire class can be triggered. Another way of saying this is that a person can be impacted concurrently by his desire for money (an Existence need), interpersonal family members (a Relatedness need), and via popularity (a Growth want)[267]. Because of this, the ranking of requirements might vary from character to character depending on their choices and personal worldview. The ERG concept's adaptability allows it to explain a much broader spectrum of human behavior. For example, why do some people search for ways to meet their wants for satisfaction or recognition, or why can other people attain a high level of self-actualization while having a modest salary. According to Alderfer's ERG theory, there is also a frustration-regression sequence, as when one's higher degree of want is unsatisfied and looks difficult to satisfy, the person may also regress to lower-stage desire to drive their behaviour. Frustration regression happens when a person's basic desires aren't met, and this causes the person to focus on satisfying his or her relatedness or life needs[268]. A development of the hierarchical desire principle, the ERG concept aids management in recognizing its employees' behavior and realise that its employees have needs that may be met simultaneously.

It is for this reason that they can improve employee motivation by knowing how those desires are related. For example, if management cannot meet their employees' growth aspirations, they should focus their efforts on other need categories before attempting to fulfill their growth aspirations once more[269]. Few scholars, on the other hand, have attempted to examine the ERG theory[266]. Work happiness was examined in 600 Nigerian managers and salary (an Existence requirement) had a hugely positive influence on managers' work enjoyment and, as a result, their output. This research examined the link between desire pleasure and activity performance in South African banking, retail, security, and criminal businesses among 304 pinnacle managers and frontline personnel[213]. They observed that better-order wants, such as boom desires, may drive both top managers and front-line employees, increasing their activity performance while simultaneously increasing their self-esteem[266]. In addition, a research looked at the Maslow and ERG theories of human motivation and found a wide disparity in the particular wants outlined in the two models. This disproves the hierarchy theory's dominant concept while also supporting the ERG theory that any category of desires might take precedence over others notwithstanding the latter's success[264].

2.2.3 Expentancy Theory

The idea works best in a workplace when people's expectations are the only factors at play. After being confronted with distinct selections among alternatives, people's knowledge of the concept turns to the thought methods to go forward. People make a conscious effort to behave in a certain way, character values to choose preferred outcomes, man or woman expectations to achieve a specific final result and individual expectations about the possibility of being rewarded for achieving desired effects were discovered in literature as the theory's underpinning concepts. For Vroom, the motivation was about the link between the effort put in by a person and their perceived performance level and the anticipation that they will be rewarded for achieving desired results. To counter this, there should be an expectation that rewards will be forthcoming as this will have a significant impact on the strength of the motivational link, i.e., the intensity of the person's desire for an outcome and the belief that specific actions have the potential to lead to the desired result.To make the expectancy method easy:

Effort →Required performance → Desired outcome

Force = Valence × Expectancy

Expectancy measures how much people believe that changing their behavior will lead to the desired result. Valence measures how strongly people feel about their choice of outcome. The theory and its complexity in nature allow us to derive the finest suggestions for controlling it. We may try to find the preferred outcome that each bank values the most and set the goal and overall performance required to achieve it. The fact that the level of performance is realistic and achievable must also be remembered by management. After a certain amount of time has passed, control must determine the impacts on the performance that it favors. The techniques implemented at the site must not cause conflict between the expectations they wanted to establish and other militating components inside the workplace, one thing to keep in mind. Finally, the results must be eye-catching and compelling enough to pique interest in the preferred performance stage.

2.3 Review of Empirical Studies

This section presents review of related literature from past studies on Training and Development on employees' Retention among Selected Deposit Money Bank workers. These are essential for us to understand the impact of such training programmes and other essential activities that motivate staff in deposit money banks to give their optimum best and help retain the best hands in such organizations in Kwara State, Nigeria.

This research paper aims to determine the relationship between training & development and employee performance among staff in hotels. The quantitative analysis method of a primary source was utilized to collect the data from 150 staff respondents. Five Likert scales were used to measure the degree of training and employee performance. A total of 112 responses were analyzed using SPSS version 23.0. This study revealed that training and development have a significant positive influence on employee performance and there is a significant relationship between training and employee performance [271].

This paper aims to understand the effects of training on the performance of employees from two Lebanese companies - Bonjus Company and Khatib & Alami Company [272]. The findings, however, showed that the two companies from Lebanon design different training programs. The two companies design training programs that focuses on short-term skills and development programs for long-term abilities. Some programs include organizing programs outside the workplace, attending workshops, participating in department activities, and watching others[272].

This study aims to find out the effect of training and development of human resources on employee performance. This research is quantitative with a population of 143 employees[273]. The results of this study indicate that there is a significant influence between Training variables (x_1) on Employee Performance (y_2) with the results of hypothesis testing p-value 0,000 and t value of 5,273, influence significant between the variables of Human Resource Development (x_2) on Employee Performance (y_2) with the results of hypothesis testing p-value of 0,000 and t value of 4,614 and there is a significant influence between Competency variables (y_1) on Employee Performance[273].

The study was intended to survey training and development of cataloguers at the National Library of Nigeria (NLN), Abuja[274]. It employed survey research design using questionnaire to collect data from cataloguers at NLN. Frequency counts and percentages were used to analyze the data collected. The cataloguers at the NLN take advantage of several development programmes though they still need to develop some work skills [274]. Inability to have needed funding is a problem that militates against taking advantage of staff training and development programmes by majority of the catalogers in this study[274].

This study focuses on the impact of training and development on employee's job performance in Nigeria[275]. The study establishes the importance of staff training and development in organizations, including rapid economic development, promotion of political stability and poverty alleviation[275]. Staff training and development challenges are poor political leadership and poor staff training. In conclusion, training has been invaluable in increasing productivity of organizations. It not only enhances employees resourcefully, but also provides them with an opportunity to virtually learn their jobs and perform more competently. Therefore, it is recommended that the organization's training programmes should be continuously and not only when the organization is confronted with difficulties[275].

This study is aimed to investigate the perceived effect of training and development on employee's productivity among academic staff of Kano State Polytechnic, Nigeria[276]. This study was quantitative, and the causal research design was used. Sample size of two hundred and thirty-three (233) respondents was randomly selected out of five hundred and ninety (590) academic staffs that serve as the population of study[276]. This study hypothesized a positive and significant effect of training and development on employees' productivity. The study revealed that training method, training design, and training delivering style have a significant and positive effect on employee's productivity among academic staff of Kano State Polytechnic, Nigeria[276]. Therefore, this study recommends that management should not relent in their quest to train their staff to develop new ideas that will keep improving and retaining the employee's productivity, and the Tertiary Education Trust Fund (TETFUND) should improve on its training policy in its entire ramification because in recent times academics are being faced with innovations and technological development in order to meet the changing trends and development or circumstances[276].

The study examined the link between employee training and development (T&D) and organizational performance of selected private universities in Ogun State[277]. In solving this challenge, this study employed a survey research design. Copies of the questionnaire were administered to three hundred and twenty-two (322) respondents (teaching and non-teaching staff of Bells University of Technology and Covenant University), out of which three hundred and thirteen (313) were correctly completed. Descriptive statistics of tables and percentages were used for data classification and inferential statistics of linear regression to test hypothesis[277]. The findings revealed that training and development would increase organizational performance. Therefore, the study confirms that employee retention training and development strategy is a must for organizations who wish to improve or attain their desired state of performance[277]. Therefore, the study recommends that the Management of Tertiary Institutions invest heavily in training and development for their employees, which would, in turn, boost organizational performance[277].

The study examined the relationship between training and development and employee retention in selected banks in the Bauchi metropolis. Banks in Nigeria are faced with a myriad of problems related to training and development and employee retention[288]. The findings show that training and development positively affect employee retention. This means that a positive relationship exists between training & development and employees' retention. Furthermore, it implies that the more the training and development of the bank employees, the higher the chances of the employees' being retained[288]. As part of the conclusion, the research results revealed that the p-value of training and development is less than 0.05 level of significance. This implies that training and development significantly affect employee retention[288].

This study investigated the influence of training and development on employee performance in selected university libraries in South-West, Nigeria[289]. The survey research design was adopted for this research work. A structured questionnaire was used as an instrument of data collection. The result of the study showed a significant correlation between staff training and development and employee performance in university libraries in Nigeria[289]. This research also showed that staff training and development significantly influence the performance of library staff in selected university libraries. Therefore, the study recommends that university libraries management regularly organize training and developmental programs for their employees[289].

The study examined career development challenges among library personnel in federal universities in Southwest Nigeria[289]. A structured questionnaire was employed for data collection. The total enumeration technique was employed to gather data from 163 library personnel (80 librarians and 49 paraprofessionals), and 129 (79.6%) copies of the questionnaire were found useful for the study [289]. The study indicated that most of the library personnel in all the universities perceived that library management was highly committed to capacity building; however, at least 50% of the respondents in each of the universities believed that the capacity building programmes were inadequate[289].

A study in the Benue State examines training on employee productivity in the Ministry of Agriculture. The study answered two research questions while two null hypotheses were formulated and tested. The study adopts a survey research design. The population of the study consists of all 58 employees of the organization. The entire population constituted the sample for the study, hence there was no sampling. The instrument of data collection was a structured questionnaire[290]. The study revealed that off- the- job training to a high extent affects employee productivity; on- the- job training to a very high extent, affects employee productivity in the organization. Therefore, it was recommended that management stimulate training that workers require to improve their performance and capabilities, which consequently increases organizational productivity as well[290].

This study focused on the skill-gaps and how they impact efficiency and specifically interrogated the relationship between staff development and job performance in NIWA [291]. Survey method was used. Primary and secondary data were collected through questionnaire. Three hypotheses were formulated to guide the study. Chi Square and Pearson Product Moment Correlation Coefficient statistics were used in data analyses. Among the findings was a significant relationship between skill-gaps and inefficiency and poor productivity among NIWA staff; and a poor correlation between resources committed to staff development and productivity [291]. Among the recommendations is that there should be mechanism for proper assessment of employee performance after training and such performance should be tied to their subsequent promotion on the job [291].

This study examines training and development (training method, sponsorship and comfort and convenience) on job satisfaction [292]. The target populations under this study are the one thousand five hundred and sixty-two (1562) academic staff of Bayero University Kano. Meanwhile, for these study, three hundred and ten (310) respondents were used out of the population of one thousand five hundred and sixty-two (1562) respondents that make up the study's sample size. Multiple regression analysis was employed to test the hypothesized model of the study [292]. The result of regression analysis shows that training method affects job satisfaction of the academic staff of Bayero University Kano. The result also confirms trainee sponsorship as an important factor that influences job satisfaction. Finally, the result also shows that comfort and convenience influence job satisfaction of academic staff of Bayero University Kano [292].

This paper aims to establish the role of training in building employee commitment and job satisfaction in the association between training and employee commitment in the banking sector in Uganda [293]. The findings revealed that there is a positive relationship between training and employee commitment ($r = 0.507^{**}$, $p < 0.01$), a positive relationship between training and job satisfaction ($r = 0.744^{**}$, $p < 0.01$) and a positive relationship between job satisfaction and employee commitment ($r = 0.519^{**}$, $p < 0.01$). The regression model showed that the predictor variables explain at least 29.7 per cent of the variance in employee commitment (adjusted R2 = 0.297) [293]. MedGraph results revealed a partial type of mediation because the correlation between training (independent variable) and employee commitment (dependent variable) decreased from 0.507*** to 0.271*** by inclusion of job satisfaction (mediating variable) [293].

This study explored the influence of training and development, employee performance, and job satisfaction among the School of Technology Management and Logistics (STML) [294]. This research paper aims to identify the influence of training & development program and employee performance on job satisfaction among university academic and administrative staff in STML [294]. The result found that training & development and employee performance positively influence job satisfaction, and there is a significant relationship between training & development, employee performance, and job satisfaction [294]. It also established that training & development and employee performance are efficient and supportive strategies for organization and employee success. This paper presents significant theoretical contribution for academic knowledge purpose and managerial contributions for practitioners [294].

The study attempts to examine the relationship and impact of training and development practices on job satisfaction of employees [295]. The research was conducted in a confirmatory framework to examine the causal linkage among the study variables. The results depicted a positive relationship between training and development practices and job satisfaction among the faculty members of technical educational institutes. The study not only provides empirical credence to the importance of training and development practices but also has implications for the management of technical educational institutes that educational institutes should conduct a proper training need analysis to ensure that appropriate training and development practices are adopted leading to creating a learning environment in the organization which eventually contributes towards job satisfaction of employees through appropriate skills development for individual and organizational growth [295].

The study investigated the relationship between green training/development and non-financial corporate performance in deposit money banks of South-West, Nigeria [297]. Survey design was used. The study population was the managerial staff of deposit money banks in the South-West of Nigeria with 330 as the sample size. Simple random sampling technique was applied. Structural Equation Modelling - AMOS was used in testing the three (3) hypotheses [297]. The findings revealed a relationship between green training/development and non-financial corporate performance with the estimate between .136 and .969 in all the three (3) hypotheses. Hence, the study recommended that green training/development be handled with levity as it determines what happens to the environment and everything within the environment in the future. This could be easily achieved with seriousness on employee satisfaction, operational efficiency, and innovation[297].

This study examines the impact of employee training, employee empowerment, teamwork on job satisfaction[298]. Employee training, employee empowerment, teamwork are independent variables, and job satisfaction is the dependent variable. Results indicate that employee training, employee empowerment, and teamwork have a significant positive impact on job satisfaction[298]. It is also seen that teamwork is a strong predictor of job satisfaction; employee empowerment is the second good predictor of job satisfaction[298].

Training of workforce for skill development, productivity enhancement, and improved quality of work is crucial to the attainment of industrial goals and objectives[299]. Such objectives become possible when workers are regularly trained and satisfied with their job. Therefore, this paper aimed to investigate artisans' perception on enhancing job satisfaction through vestibule training in construction industries in Lagos State using an exploratory survey research type of the ex-post facto design. The sample consisted of 108 artisans. Data were analyzed using descriptive and inferential statistics, including frequency, percentage, means, standard deviation, and ANOVA. Data analysis was facilitated using the Statistical Package for Social Sciences (SPSS)[299]. Findings revealed that artisans were satisfied with vestibule training as it increases job performance and increases efficiency. Therefore, it was recommended that construction industries be given more attention to use vestibule training to show trainees how to do a job and then allow them to get on with the job[299].

This study considers how utilizing a model of job-related effect can explain the processes through which perceived training and development influence employee retention[299]. Using data from 1191 employees across seven organizations, multilevel analyses found that job satisfaction, employee engagement and change-related anxiety were significantly associated with intention to stay and fully mediated the relationship between perceived training and development and intention to stay. Contrary to our hypotheses, emotional exhaustion was not significantly associated with intention to stay nor acted as a mediator when the other attitudes were included[299]. These findings show the usefulness of Russell's model of core effect in explaining the link between training and development and employee retention. Moreover, the findings suggest that studies examining employee retention should include a wider range of work attitudes that highlight pleasant forms of effect[299].

The major objective of this study is to examine the role of training & development on employee retention and organizational commitment in the banking sector of Pakistan[300]. The study population consists of eight major banks of Pakistan, including Islamic, foreign, public and private banks. The sequential exploratory design was followed where qualitative and quantitative data collection methods were used[300]. The study's finding indicates that training & developments have significant affiliation and effect on employee retention and commitment. Training & development plays a vital role in employee career growth, compensation, skills enhancement and capacity building to provide quality services to the clients to achieve organizational objectives[300].

The study emphasizes compensation packages after employee training and development practices for retention purposes[301]. For this purpose, they conducted this study in Lahore and collected data from corporate groups. The numbers of respondents in our study are 330. For analysis, they used the structural equation modelling technique using AMOS 18.0. In this study, they used compensation as the mediating variable between the training and retention of employees[301]. Results reveal that retaining employees' long-term, after their training and development has been completed, without increasing their compensations is not as favourable as when compensation is increased to reflect the completion ability to apply their field related skills and capabilities[301].

This paper aims to explore the role of training and development programs in increasing employee competencies and the influence on employee retention [302]. This study reveals that training and development activities increase the employees' intentions to leave if the organization has a weak employee retention system [302]. Furthermore, employees who experience higher levels of organizational support may stay with the organizations longer. These findings show the usefulness of explaining the link between training and development and employee retention [302]. Moreover, the findings suggest that studies examining employee retention should include a wider range of work attitudes that highlight pleasant forms of effect [302].

This study was conducted to determine the effect of rewards systems and training and development on employee retention, mediated by the effects of job satisfaction, in Yemeni commercial banks [303]. The study used cross-sectional data collection methods. Data was collected from the headquarters of 15 commercial banks. A set of questionnaires using a 5-point Likert scale was distributed to employees; the data were analyzed using the Structured Equation Model (SEM) by IBM SPSS AMOS 25.0 [303]. The results indicated that both the rewards system and training and development significantly affect job satisfaction, while job satisfaction has a significant positive effect on employee retention. However, training and development themselves have no statistically significant effect on employee retention. The results showed that job satisfaction plays a mediating role because the indirect effect is significant. The mediation is complete because the direct impact is not significant [303]. The result indicates that job satisfaction is an important variable that links the reward system and training and development to employee retention in Yemeni banks. This study is expected to make significant theoretical, practical, and methodological contributions to this field of research due to developing a model of the effects of the reward system and training and development on employee retention through job satisfaction [303].

The main focus of the study is to explore the connection between training and development, job satisfaction and employee retention among the academic staff of educational institutions of Pakistan [304]. The study is quantitative, in which a close-ended questionnaire was used for the data collection. Data has been collected from 150 respondents, who are the employees of different educational institutions via email, considering the current situation of Covid [304]. The data was collected through a questionnaire developed on Google doc and analyzed through SPSS software using a regression approach. Results and findings of this research showed that training and development significantly impact job satisfaction and employee retention [304].

This study examined the impact of training on employees' retention among some selected money deposit bank workers in Kwara State, Nigeria specifically, the effect of training on performance, development on employee retention, and measures that can curtail under-performance by the staff of deposit money banks in Kwara State, Nigeria were all examined by the study [305]. From the research findings, the relationship between training and development and employee performance is very high, positive, and significant ($r = 0.975$, $p<0.05$). Furthermore, the study also revealed a high and significant relationship between training and development and employee retention in deposit money banks ($r = 0.733$, $p<0.05$). Hence, the study recommends that deposit money banks management give maximum importance to these dimensions, which can significantly impact overall development achievement.

This study is an enquiry into the potency of Motivation and job performance as a tool to enhance library personnel effectiveness in the discharge of their duties[306.] The method used for data collection was fact-finding interviews and questionnaires. Two (2) Hypotheses were used for this research and most interestingly they were all proved to be true. Findings show that the problem of inefficiency would be encountered if staffs are not motivated and that the most popular means of Motivation is the financial method. Reward systems that include job enlargement, job enrichment, promotions, awards, monetary, and non-monetary compensation were considered[306]. It was discovered that Motivation is of prime importance in motivating library personnel; university librarians should continually motivate them, for effective job performance in university libraries[306].

This research aims to analyze the drivers of employee motivation to high levels of employee performance[307]. The study was utilized descriptive research design to describe the study's variables. The target population of this study was 5000 and sample size of 60. The data was being collected used structured questionnaire as a research instrument. The data was being analyzed using percentages, frequencies, graphs and regression analysis with the help of Statistical Package for Social Science (SPSS version 16)[307]. The results and findings indicated that monetary rewards, job enrichment have significant and positive effects on employee performance, in while there is positive and insignificant effect of training on employee performance also results indicate there were good relationship between Motivation and employee performance and the research results showed that employee motivation influences employee performance of Hormuud Company in Mogadishu Somalia[307].

The study determined the effect of Motivation on job performance of community development workers contributing to sustainable rural infrastructural development in Osun State[308]. The result shows that the profession was gender insensitive, while majority of them were in their active age. The major motivational packages enjoyed by the workers include leave allowance, car and housing loan and training opportunities. There were significant relationships between their job performance, transportation facilities made available (r = 0.626), medical facilities (r = 0.364), training opportunity (r = 0.270), prompt and regular promotion (r = 0.228), provision of office equipment (r = 0.147) and prompt payment of leave allowance (r = 0.145) at 0.05 level of significance. Therefore, it is recommended that for effective job performance, the government should improve the motivational packages enjoyed by the workers[308].

Their paper examined the impact of Motivation on employee performance in Pakistan [309]. Similar to a study, they also factored into their work the difference between the intrinsic and extrinsic Motivation and their influence on the workers' performance[310]. The study employed a cross-sectional survey research design and collected primary data through questionnaires administered to a sample size of 200 participants. The study revealed that both intrinsic and extrinsic Motivation had a significant impact on the performance of the employees[309, 310].

Furthermore, they conducted research on employee motivation as a tool to achieve sustainability of business processes[311]. The study aimed to investigate and establish the main disparities in the perception of the desired level of Motivation, particularly concerning gender and job category. Questionnaires were administered to 3720 selected employees in Slovak enterprises, and Student's t-test and Tukey's HSD test were employed. Results showed that differences in the perception of the Motivation in terms of job category are statistically significant[311]. The study also showed that motivational factors, such as basic salary, workplace atmosphere and good teamwork, greatly motivated all the workers. The researchers advanced the implementation of the results in motivational programs by the employees within the human resource department to enhance effective human resource management[311].

Also, research to establish the implications of employee motivation on organizational productivity in the Nigerian media industry[312]. The research aimed to determine the factors put in place to motivate employees in the Delta State Broadcasting Service to improve their productivity. A mixed (quantitative and qualitative) methodology was adopted, and the data were collected through questionnaires and interviews. A total of 62 questionnaires were administered after the study adopted a purposive sampling technique and were analyzed using descriptive and inferential statistics (chi-square). The findings showed a significant relationship between incentives and workers' productivity in the DSBS. Moreover, the results revealed that financial incentives had a stronger impact on employees than any other form of motivation[312]. From the preceding, Motivation is a construct used to describe behavior; it represents the reasons for people's activities, wishes and needs[313].

This study aimed to determine the relationship between work motivation and work discipline with employee performance in the Regional Secretariat of Bogor City[314]. The study population was 158 non-leadership employees with ASN status in the Regional Secretariat of Bogor City with 114 non-leadership employees with ASN status calculated using the Slovin formula with an error rate of 5%. Collecting data for each variable studied using a questionnaire with a rating scale[314]. The data analysis technique used descriptive and inferential statistical analysis techniques. The results showed a positive and significant relationship between work motivation and employee performance indicated by the correlation coefficient ry.1 = 0.531 with the degree of strength of the relationship " Work motivation contributes 28.2% to employee performance[314].

This study aims to establish whether there exists a link between employee motivation experiences and job performance[315]. A descriptive research survey was adopted as 206 senior cadre employees of First Bank of Nigeria were sampled using cross-sectional data from a semistructured questionnaire. The result revealed that both monetary (competitive salary, salary raise, allowances, bonuses, and percentage profit sharing) and non-monetary (job security, job training, career advancement opportunities, flexible working hours, and retirement benefits) motivational incentives have a significant positive correlation with employee job performance in study organization[315]. Therefore, management should be more strategic in implementing its yearly financial reward contest and public recognition as this will induce the employees to engage in work behaviour that drives higher-level performance[315].

2.4 Conceptual Framework and Model Specification

This model shows the relationship between the independent and the dependent variables. In this study, training and development is the independent variable while employees' retention is the dependent variable. The relationship is presented in Figure 2.3

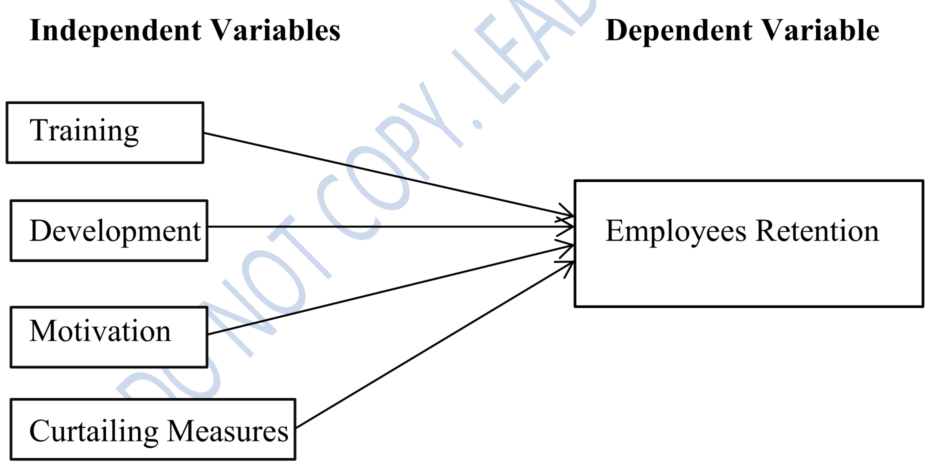

Figure 2.3: Framework for the Study

(Researcher, 2020)

2.5 Summary of Literature Review

Research shows that training is an important part of HRM practice and improves the level of human capital in an organization[271.] Training improves engagement because it enables learning and development down the career ladder, which is important for employee retention[298.] Training is positively associated with employee retention and improves employee engagement. [278, 293, 255.] For example, they conducted a study with an iron ore mining company and found that training was the most important HRM practice for developing relational and balanced contracts. . However, this study was conducted in the mining sector, not the banking sector. Training and development were considered to have a significant impact on employee retention within an organization. Education and training help employees build skills they can retain on the job, prepare for future roles, and overcome shortfalls. Existing literature on the impact of training and development on employee retention. Pakistani healthcare workers. Most of these studies were conducted outside Nigeria and examined savings banks. On the other hand, there is little domestic research on Nigeria's banking sector, and research on deposit-taking banks is inadequate. It is therefore justified to investigate these marginal tissues. Similarly, the lack of sufficient domestic empirical research justifies the need to conduct research in this area. This is because the results of other studies may differ significantly from those of this particular study. Differences can arise from the nature of the data, organizational operations, and geographic location. This particular study therefore intends to fill this gap by revealing the impact of training and development on employee retention in deposit banks in Kwara, Nigeria. Together, this study provides insight into employee retention and performance, as well as appropriate strategies to improve an organization's long-term productivity, within the framework of studies [219,303.]

Based on the literature reviewed, it is clear that employee retention is still a big problem. The unit of analysis in some of the studies was not representative, and some of the studies are with methodological challenge [205,267,289]. Also, operational level employees were studied and not all employees of all cadres to give holistic findings [301, 247, 315]. Furthermore, varying methods and research designs were used, and the scope of the studies covered another place other than deposit money banks in Kware State in Nigeria. Finally, despite many studies on training and development, little research has been conducted in Kwara State, including deposit money banks. A limited number of studies have investigated this issue within the context of Kwara state in general and especially in the banking industry. Consequently, this study sought to fill the gap by investigating the impact of training and development on employee retention in deposit money banks in Kwara State, Nigeria.

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Chapter Three

Methodology

This chapter discusses the systematic method that should be used to solve the study's research challenge. In addition, the tools and strategies utilized to try to find a solution to the research topic are also highlighted. This study aims to find out how training and development affect employees' retention among Kwara State, Nigeria's money deposit bank workers.

A theoretical and methodical examination of the various research methodologies is known as methodology. In the realm of study, this is a concept that the researcher employs. As a result, the whole scope of the investigation is covered. A questionnaire will be utilized as the survey method due to the huge population. The questionnaire will be handed out to a diverse group of local company owners and entrepreneurs. As a result of the data collecting method being built this manner, the researcher may directly distribute research devices to further my understanding via direct observation.

3.1 Research Design

This study was carried out using descriptive survey research design method because of its capacity and usefulness in collecting large and standardized data. The survey research method works by selecting samples chosen from the population of study in order to reveal the relative distribution and relationship between its variables. Survey research design is widely used in social sciences to address social, financial, psychological and environmental issues. The survey research investigates globally the existing characteristics of the population in order to describe them. Since the entire population of deposit money banks in Kwara State, Nigeria was studied and used to make generalization over the population. The standardized data provided the information used in answering the research questions. It is necessary to collect data from sufficient participants to mitigate the likelihood of bias based on a few individual perceptions. The primary source of data was through the use of questionnaire as it is generally believed that the questionnaire is one of the best methods of collecting data in this type of research. A four point set of likert-type structured questionnaire was constructed and administered on the respondents to elicit information from them.

3.2 Population

The target populations are Deposit Money Banks in Kwara State, Nigeria. With regard to the targeted population, the study focuses on seventeen (17) deposit money banks in Kwara State, Nigeria. The banks and the number of employees in the Deposit Money Banks are presented in table 3.1 below:

Table 3.1 Population of Deposit Money Banks in Kwara State, Nigeria

S/N	Deposit Money Bank	Population
1	Access Bank Plc	37
2	Fidelity Bank Plc	33
3	First City Monument Bank Ltd	32
4	Guaranty Trust Bank Plc	40
5	Union Bank of Nigeria Plc	34
6	First Bank of Nigeria Plc	35
7	United Bank for Africa	42
8	Zenith Bank Plc	37
9	Eco Bank Nigeria Plc	41

10	Keystone Bank Ltd	33
11	Polaris Bank Ltd	27
12	Stanbic IBTC Bank Plc	29
13	Sterling Bank Plc	36
14	Unity Bank Plc	37
15	Wema Bank Plc	33
16	Heritage Bank Plc	34
17	Jaiz Bank Plc	35
Total		**595**

Source: Research Study, 2022

3.3 Sample and Sampling Technique

A systematic random sampling technique is employed because it enables the population to have an equal chance of being included in the sample. The study sample respondents were junior and senior staff of the 17 Deposit money banks in Kwara, Nigeria. The study instrument will be used to survey the companies' workforce, since they all come under the category of workers inside the banks. The total sample size for this research is 310 people. The Taro Yamane statistical formular was used to determine it. As seen below, this formula links the population size to the degree of significance:

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

Where:

n = Sample Size Required

N = Overall Population

e = Tolerated/assumed error limit 0.05 on the basis of 95% confidence level

Therefore,

$$n = \frac{595}{1 + 595\,(0.05)^2}$$

$$= \frac{595}{2.48}$$

= 239x 0.30 = 71

= 239+71

= 310

= (plus 30% of calculated sample size to allow for non-response and wrongly filled questionnaire[2].

3.4 Instrument (s) for Data Collection

The researcher created a structured questionnaire and utilized it to collect data from a sample of 371 people, all of whom were junior and senior bank employees in Kwara State, Nigeria. The sample was drawn at random from all the banks in the state. In each Bank, a research assistant was trained in administering the questionnaire questions to help with the study. On the other hand, the researcher oversaw the distribution of questionnaires and provided explanations to participants as necessary to extract proper and accurate data from participants within a two-month time frame.

A modified Likert-type questionnaire with four options was constructed to answer the questions raised for the study. The questionnaire had five parts. Section 'A' solicited information on the demographic characteristics of the respondents such as age, gender, marital status, educational qualifications, years of service on the job, position/status and religion affiliation. Section 'B' comprised questions eliciting information about how training affect employee retention, while section 'C' included questions that asked for information on how development affect employee retention. Section 'D' asked questions on the extent to which training and development tailored towards job needs can motivate staff to higher performance, while Section 'E' asked questions on whether training and development could result in employee retention. Numeric values were allotted to their responses thus: Strongly Agree '4', Agree '3', Disagree '2', and Strongly Disagree '1'. Most of the questions were adapted from past studies which helped to ensure the validity of the instrument.

3.5 Pilot Study

It's a good idea to do pilot studies before moving on with a larger, more comprehensive research, such as a randomized controlled trial (RCT). Using them, for example, may help forecast the right sample size for the entire project and/or enhance the research design in numerous ways. Therefore, a pilot study is being performed to test the hypothesis (s) to determine whether the full-scale research can be carried out as planned. For pilot testing, 10% of the questionnaires, or 37 copies, were sent to participants outside the research region.

3.6 Validation of the Research Instrument(s)

A research instrument would be said to have validity if when administered under similar conditions, it consistently measures the concept it purports to measure. Content validity defines how representative and comprehensive the items were in presenting the hypothesis. It is assessed by examining the process that was used in generating scale items. Content validity is the extent to which an instrument actually measures or is related to the traits for which it is designed to measure. Therefore to ascertain the validity of the research instrument, content validity was used to measure the appropriateness of the wording and objectives of the study while the face validity ensured that the instrument measured what it was supposed to measure, and that it appropriately covered the content area of the study. It shows how adequately the instrument covers the knowledge and skills that a respondent is expected to know. The items in the research instrument were adapted from current but relevant studies. To confirm the content and face validity, the instrument was given to the researcher's supervisor. This was used to ensure the validity and reliability of the data collected. There is no known numerical procedure or quantifiable coefficient for describing content validity. Therefore content validity is ascertained or judged by comments, corrections and judgments of a panel of experts in the field or area being addressed by the instrument. The panel of experts would include all those whose comments and views are sacrosanct to producing an acceptable valid instrument. All comments and suggestions given were incorporated and used in modifying the instrument. The experts also confirmed that the format used in designing the instrument was appropriate for obtaining the information required form the respondants[1].

3.7 Reliability of the Research Instrument(s)

Reliability is a way of assessing the internal consistency of the measurement instrument. It measures the degree of homogeneity of the measurement items in a given construct. Reliability is the assessment of whether the study instrument would give similar result s when applied in different situations or under similar circumstances but a different time such that the results remain consistent over repeated testing[2]. Reliability of an instrument is its measure of consistency, stability, dependability, precion and accuracy. The reliability of the instrument was ascertained using the split-half method. This implies that the entire items of the test are divided into two halves with the sample size remaining the same. The scores on these half-tests are then correlated to obtain the split-half reliability coefficient. The questionnaire was administered on 37 staffs of selected deposit money banks in Ibadan, Oyo State, Nigeria. There scores obtained an even and odd items were subjected to statistical analysis using the Pearson product Moment Correlation at 0.05 level of significance. A split half reliability coefficient of 0.72 was obtained which conformed with nunally's suggestion of 0.50 or above criterion. Therefore the instrument was adjudged to be reliable[3].

3.8 Model Specification

In this study, the following relating equations are developed to propose prior of expectation on the dependent and independent variables:

$Y = \beta_0 + \beta_{x1} + \beta_{x2} + \beta_{x3}$

Where Y = employees' Retention

X1= Training

X2= Development

X3 = Motivation

X4 = Curtailing Measures

Before expectations of this study, Training, Development, Motivation and Curtailing Measures are expected to have a relationship with employees' retention of selected money deposit bank workers in Kwara State, Nigeria.

3.9 Methods of Data Analysis

The statistical program for social sciences (SPSS) was utilized for data analysis. Statistical Package for Social Sciences (SPSS) would be used to acquire, sort, and analyze the data. The following are some of the statistical tools used to examine the data: an explanation of the data using frequency tables and percentages. In addition, basic linear and multiple regression analyses were performed to assess the strength of the influence of independent factors on the study's hypothesized outcome variables. Also, a statistical tool known as R-square was utilized to determine how much of a difference there is between groups when it comes to a dependent variable. The data was validated through the use of regression analysis and descriptive statistics. Data interpretation also made use of distribution tables, frequency, and percentages.

Endnotes

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Chapter Four

Results and Discussion of Findings

This part focuses on the study findings analysis and discussion. The demographics of the respondents are discussed, as well as data presentation in the form of tables, charts, and cross tabulations to meet the study's goals. Three hundred and ten (310) copies of the questionnaires were administered to the study respondents across seventeen banks from which two hundred and seventy-one (271) were returned filled and valid for analyses making it 87.4% response rate. Hence the analysis was based on the two hundred and seventy-one (271) copies of questionnaires that were retrieved fully completed and valid for the study on impact of training and development on employees' retention among selected money deposit bank workers' in Kwara State, Nigeria.

4.1 Data Presentation

4.1.1 Questionnaire Response Rate

Response	Frequency	Percentage (%)
Administered & Retrieved	271	87.4
Administered But Not Retrieved	39	12.6
Total	**310**	**100.0**

Presentation of Demographic Data

Table 4.2 Presentation of Demographic Data

Name of Banks	Frequency	Percent
Access Bank Plc.	18	6.6
Fidelity Bank Plc	15	5.5
First City Monument Bank Ltd	20	7.4
Guaranty Trust Bank Plc	17	6.3
Union Bank of Nigeria Plc	18	6.6
First Bank of Nig. Ltd	15	5.5
United Bank for Africa Plc	14	5.2
Zenith Bank Plc	15	5.5
Ecobank Nigeria Plc	14	5.2
Keystone Bank Ltd.	16	5.9
Polaris Bank Ltd	16	5.9
Stanbic IBTC Bank Plc	15	5.5
Sterling Bank Plc	20	7.4
Unity Bank Plc.	14	5.2
Wema Bank Plc	14	5.2
Heritage Bank Plc	16	5.9
Jaiz Bank Plc	14	5.2
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

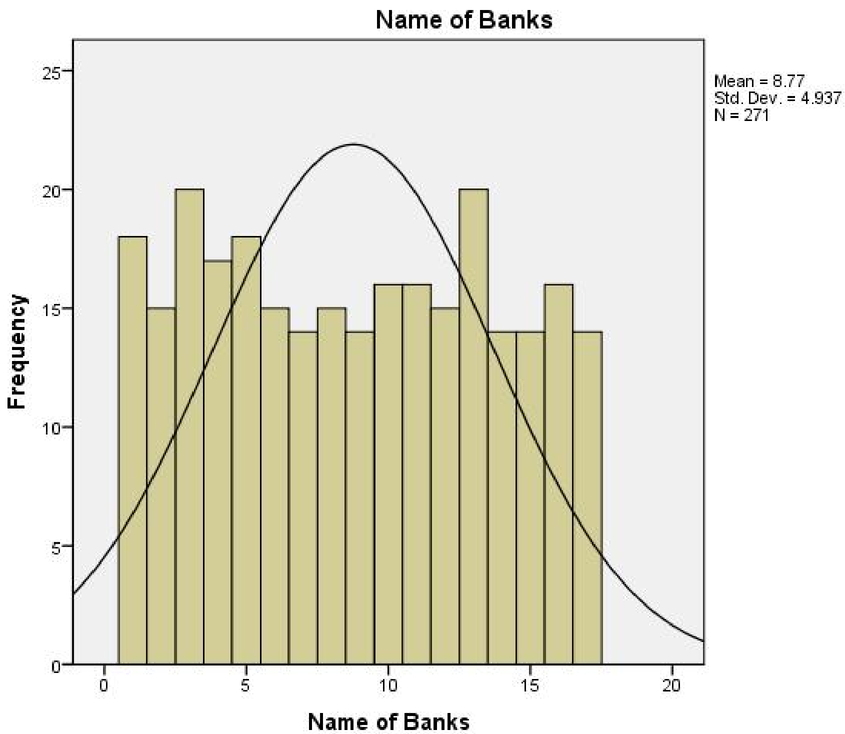


Figure 4.1 Distribution Name of Banks of Respondents

Source: Researcher's Field Survey, 2021

Table 4.2 and figure 4.1 revealed the frequency distribution according to name of Banks of respondents. The result showed that respondents from First City Monument Bank Ltd and Sterling Bank Ltd are 20(7.4%) respectively, while respondents from Access Banks Plc. And Union Bank of Nigeria Plc. are 18 (6.6%) and respondents from Guaranty Trust Bank Plc are 17 (6.3%) of the total respondents, while Keystone Bank Ltd. Polaris Bank Ltd and Heritage Bank plc. are 16 (5.9%) of the total respondents, Fedelity Bank Plc. First Bank of Nig. Ltd. Zenith Bank Plc., and Stanbic IBTC Bank plc., are 15 (5.5%). At the same time, United Bank for Africa Plc., Ecobank Nigeria Plc., Unity Bank Plc., Wema Bank Plc., and Jaiz Bank Plc., are 14 (5.2%) of the total respondents, respectively. This showed that majority of the respondents are from First City Monument Bank Ltd and Sterling Bank Ltd

Table 4.3 Respondents by Age

Age in Years	Frequency	Percent
20-30yrs	130	48.0
31-40yrs	94	34.7
41-50yrs	33	12.2
51- 60yrs	8	3.0
61yrs and above	6	2.2
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

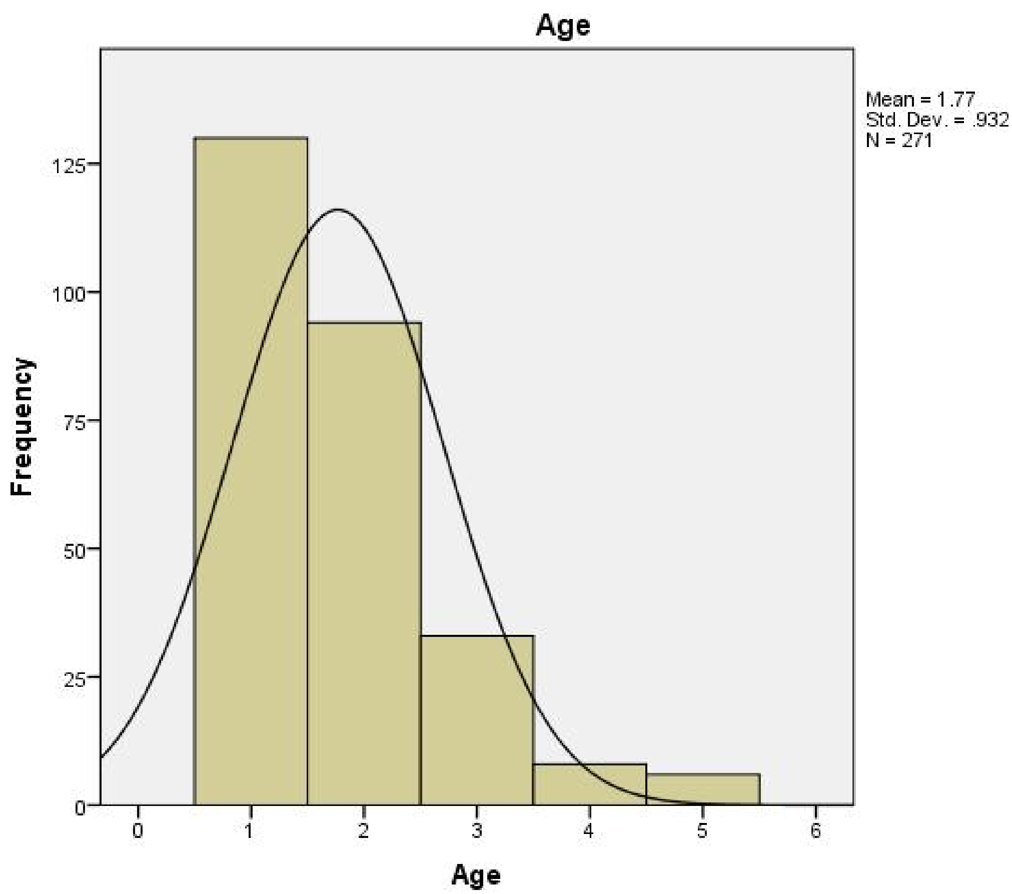


Figure 4.2 Distribution age of Respondents

Source: Researcher's Field Survey, 2021

Table 4.3 and figure 4.2 shows that 130 (48.0%) of the respondents are within the age category of 20-30 years, 94 (34.7%) are within 31-40 years of age category, 33 (12.2%) within 41-50 years category, 8 (3.0%) are within 51-60 years of age category, while 6 (2.2%) within 61 years and above category. This show there is more youth among the respondents of the sample bank.

Table 4.4 Respondents by Gender

Gender	Frequency	Percent
Male	73	26.9
Female	198	73.1
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

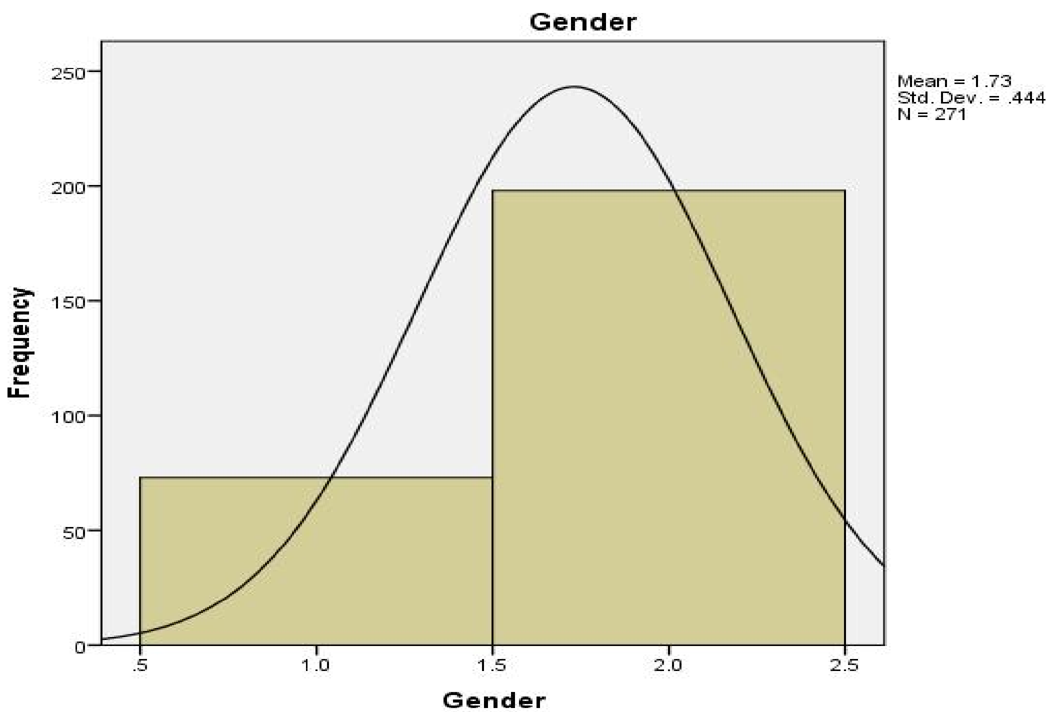


Figure 4.3 Distribution Gender of Respondents

Source: Researcher's Field Survey, 2021

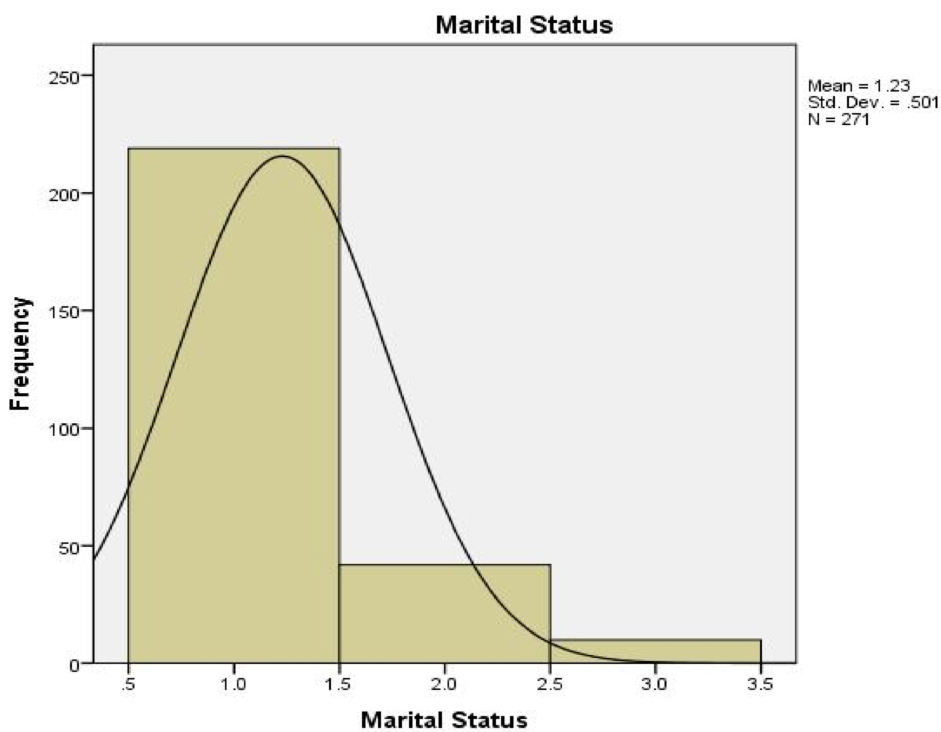
From the table 4.4 and figure 4.3, 73(26.9%) of the respondent are males and 198(73.1%) are female. This shows that there are more female than male amongst the banks represented in this study.

Table 4.5 Respondents by Marital Status

Marital Status	Frequency	Percent
Single	219	80.8
Married	49	18.1
Divorced	3	1.1
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

Figure 4.4 Distribution Marital Status of Respondents



Source: Researcher's Field Survey, 2021

Table 4.5 and figure 4.4 above shows that 219 (80.8%) of the respondents are single when asked about their marital status while 42 (18.1%) are married and 3(1.1%) are divorced. This data suggests that respondents who are still single represent the highest sample of the study.

Table 4.6 Respondents by Qualification

Qualification	Frequency	Percent
OND/NCE	105	38.7
1st Degree	166	61.3
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

Table 4.6 above shows that majority 166(61.3%) of the respondents from the selected banks have first degree while 105(38.7%) had OND/NCE.

Table 4.7 Respondents by Years of Service in the Bank

Years	Frequency	Percent
6 months to 1yr	41	15.2
2 to 3 yrs	47	17.3
4 to 5 yrs	39	14.4
6 yrs and above	144	53.2
Total	**271**	**100.0**

Source: Researcher's Field Survey, 2021

Table 4.7 above shows that majority 144 (53.2%) are within 6 years and above in service, 47(17.3%) within 2 to 3 years' experience, 39(14.4%) are within 4 to 5 years of experience and 41(15.1%) within 6 months to 1 of experience category. Hence, a sizeable number of the workers are knowledgeable about the banking practices, policies and regulations. Furthermore, the table revealed that a proportionate rate of employment exists in the banking sector during the study period.

4.2 Presentation of Research Questions

4.2.1 Research Question One

What Measures can Curtail Under-Performance by Staff of Deposit money banks in Kwara State, Nigeria?

Table 4.8 Measures that can Curtail Under-Performance

S/N	Items	SA	A	D	SD	Mean	Std. Dev
1	Regular promotions as at when due is key to great performance by staff	139 (51.3)	98 (36.2)	7 (2.6)	20 (7.4)	4.26	1.001
2	Under performance by staff could be avoided by regular payment of salaries and other financial benefits/rewards	63 (23.2)	117 (43.2)	8 (3.0)	11 (4.1)	3.80	.942
3	Constant training and re-training on the job and off the job creates room for positive performance by staff	61 (22.5)	110 (40.6)	6 (2.2)	21 (7.7)	3.73	.968
4	Provision of a positive work environment for staff yields great performance	78 (28.8)	152 (56.1)	10 (3.7)	13 (4.8)	4.01	.939
5	Provision of other work-enhancing benefits like health insurance schemes, accident-free environment etc will also yield great performance by staff	85 (31.4)	154 (56.8)	8 (3.0)	13 (4.8)	4.09	.898
	Total	**85 (31.4)**	**126 (46.5)**	**8 (2.9)**	**16 (5.9)**	**3.98**	**.949**

Sources: Researcher's Field Report, 2021.

From table 4.8 above; findings show that 51.3%, 36.2%, respondents representing 87.5% agreed that regular promotions as at when due is key to great performance by staff while 12.5% disagreed. Furthermore, it reveals that 23.2%, 43.2%, respondents representing 66.4% agree that performance by staff could be avoided by regular payment of salaries and other financial benefits/rewards while 33.6% disagreed. In addition, it showed that 22.5%, 40.6%, respondents representing 63.1% agreed that Constant training and re-training on the job and off the job creates room for positive performance by staff while 36.9% disagreed. Moreover, it reveals that 28.8%, 56.1%, respondents representing 84.9% agree that the provision of a positive work environment for staff yields great performance while 15.1% disagreed.

Lastly, 31.4%, 56.8%, respondents representing 88.2% agree that Provision of other work-enhancing benefits like health insurance schemes, accident-free environment etc will also yield great performance by staff while, 11.8% disagreed.

4.8b Summary of the Measures that Can Curtail Under-Performance

Sources	Category of scores	Responses	
		Frequency	**Percentage**
High	Above 70%	203	74.9
Moderate	30%-70%	27	10.0
Low	Below 30%	31	15.1
Total		**271**	**100.0**
Mean		3.98	
Standard Dev.		0.949	

Sources: Researcher's Field Report, 2021.

From table 4.8b above, the findings show that the majority of the respondents agreed that there were the measures that can curtail under-performance. The mean and standard deviation used corroborate this claim. This was shown with the weighted average mean and standard deviation score (Weighed Average mean =3.98, Grand mean=3.39), which showed that there were measures that can curtail under-performance by staff of deposit money banks Kwara State, Nigeria.

4.2.2 Research Question Two

To what extent would training positively affect employee retention in money-deposit banks, Kwara State, Nigeria?

Table 4.9 Training has a Positive Resultant Effect on Employee Retention

S/A	Training	SA (%)	A(%)	D(%)	SD(%)	Mean	Std. Deviation
1	increases Employee interpersonal relations with customer.	109 (40.2)	132 (48.7)	8 (3.0)	17 (6.3)	4.17	.955
2	increases employee accuracy and speed in performing a task	135 (49.8)	89 (32.8)	10 (3.7)	8 (3.0)	4.22	1.005
3	enables employee to Attract and Retain customers	130 (48.0)	94 (34.7)	6 (2.2)	8 (3.0)	4.23	.932
4	enhances employee ability to process Transactions	81 (29.9)	111 (41.0)	5 (1.8)	6 (2.2)	3.95	.897
5	increases employee self-confidence on the Job which yields positivity	127 (46.9)	117 (43.1)	7 (2.6)	12 (4.4)	4.27	.914
6	increases employee chances of career progression	50 (18.5)	43 (15.9)	127 (46.9)	30 (11.1)	2.48	1.619
	Total	**105(38.7)**	**98(36.2)**	**27(10.0)**	**14(5.1)**	**3.88**	**1.053**

Sources: Researcher's Field Report, 2021.

From table 4.9 above, findings show that 40.2%, 48.7%, respondents representing 88.9% agreed that training increases employee interpersonal relations with customer while 11.1% feel otherwise. The study also reveals that 49.8%, 32.8%, respondents representing 82.6% agree that their training increases employee accuracy and speed in performing a task. In comparison, 17.4% suggest that training decreases employee accuracy and speed. In addition, it shows that 48.0%, 34.7%, respondents representing 82.7% agreed that Training enables employee to Attract and Retain customers while 17.3% disagreed. Furthermore, the study reveals that 29.9%, 41.0%, respondents representing 70.9% agree that Training enhances employee ability to process Transactions while 29.1% of the respondents disagreed. Also the study reveals that 46.9%, 43.1%, respondents representing 90.0% agree that Training increases employee self-confidence on the Job which yields positivity while 10.0% of the respondents disagreed. Lastly, when asked if Training increases employee chances of career progression, 7.7%, 11.1%, 46.9% respondents representing 65.7% disagree, however, 34.3% agreed that Training increases employee chances of career progression.

4.9b Summary of the Training Have a Positive Resultant Effect on Employee Retention

Sources	Category of scores	Responses	
		Frequency	**Percentage**
High	Above 70%	203	74.9
Moderate	30%-70%	27	10.0
Low	Below 30%	31	15.1
Total		**271**	**100.0**
Mean		3.88	
Standard Dev.		0.82	

Sources: Researcher's Field Report, 2021

From table 4.9b, findings show that the majority of the respondents agreed that training has a positive resultant effect on employee performance. The mean and standard deviation used corroborate this claim. This was shown with the weighted average mean and standard deviation score of (**Weighed Average mean =3.88, Grand mean=3.39**). Therefore, training positively affects employee retention in money-deposit banks in Kwara State, Nigeria.

4.2.3 Research Question Three

Would Development have a Positive Impact on Employee Retention in Money-Deposit Banks, Kwara State, Nigeria?

Table 4.10 Development have a Positive Impact on Employee Retention

S/N	Development	SA	A	D	SD	Mean	Std. Deviation
1	prevents loss of organizational knowledge	102 (37.6)	144 (53.2)	5 (1.8)	3 (1.1)	4.24	.772
2	presents conditions of employment that guarantee job security	103 (38.0)	149 (55.0)	1 (0.4)	8 (3.0)	4.27	.704
3	encourages good working relationship amongst employees'	163 (60.1)	98 (36.2)	4 (1.5)	3 (1.1)	4.52	.719
4	keep employees' up to speed on current technology to perform jobs	84 (31.0)	116 (42.8)	3 (1.1)	4 (1.5)	4.01	.841
5	creates platform for recognition and reward for good performance	85 (31.4)	118 (43.5)	3 (1.1)	4 (1.5)	4.03	.836
6	encourages staff participation in decision making process	99 (36.5)	146 (53.9)	3 (1.1)	5 (1.8)	4.23	.745

Sources: Researcher's Field Report, 2021.

Findings show that 37.6%, 53.2%, respondents representing 90.8% agreed that development prevents loss of organizational knowledge while 9.2% disagreed. The study also reveals that 38.0%, 55.0%, respondents representing 93.0% agree that development presents conditions of employment that guarantee job security while 7.0% of the respondent disagreed. In addition, it showed that 60.1%, 36.2%, respondents representing 96.3% agreed that development encourages good working relationship amongst employees' while 3.7% disagreed. The study also reveals that

31.0%, 42.8%, respondents representing 73.8% agree that development keep employees' up to speed on current technology to perform jobs while 26.2% disagreed. Furthermore, it reveals that 31.4%, 43.5%, respondents representing 74.9% agree that development create a platform for recognition and reward for good performance while 25.1% disagreed. Lastly, when asked if Development encourages staff participation in decision making process, 36.5%, 53.9% respondents representing 90.4% agree that they do however, 9.6% say that Development does not encourages staff participation in decision making process.

Table 4.10b: Summary of Development Impact on Employee Retention

Sources	Category of scores	Responses	
		Frequency	**Percentage**
High	Above 70%	203	86.8
Moderate	30%-70%	28	10.3
Low	Below 30%	8	2.9
Total		**271**	**100.0**
Mean		4.21	
Standard Dev.		0.769	

Sources: Researcher's Field Report, 2021.

The results of findings show that the majority of the respondents agreed that training and development positively affect employee retention. The mean and standard deviation used corroborate this claim. This was shown with the weighted average mean and standard deviation score of (Weighed Average mean =4.21, Grand mean=3.39). Therefore, training and development positively affect employee retention in money-deposit banks in Kwara State Nigeria.

4.2.4 Research Question Four

To what extent would training and development tailored towards employee retention can motivate staff to higher performance in deposit money banks, Kwara State, Nigeria?

Table 4.11 Effect of Motivation on Productivity

S/N	Items	SA	A	D	SD	Mean	Std. Deviation
1	Staff give their optimum best on the job	97 (35.8)	146 (53.9)	3 (1.1)	6 (2.2)	4.21	.758
2	The Deposit money banks get more customers and make more profits	92 (33.9)	157 (57.9)	5 (1.8)	5 (1.8)	4.20	.765
3	The staff have the chance to work in a relaxed environment and not a harsh one	159 (58.7)	104 (38.4)	5 (1.8)	3 (1.1)	4.51	.735
4	Motivation provides room for healthy rivalry among staff	72 (26.6)	123 (45.4)	6 (2.2)	3 (1.1)	3.93	.869
5	Incentives such as monetary rewards or promotions are key to bank growth	72 (26.6)	114 (42.1)	10 (3.7)	10 (3.7)	3.84	.982
	Total	**98(36.2)**	**129(47.6)**	**6(2.2)**	**5(1.8)**	**4.14**	**.821**

Sources: Researcher's Field Report, 2021.

Findings show that 35.8%, 53.9%, respondents representing 89.7% agreed that staff give their optimum best on the job while 10.3% disagreed. The study also reveals that 33.9%, 57.9%, respondents representing 91.8% agree that the Deposit money banks get more customers and make more profits while 8.2% disagreed. In addition, it shows that 58.7%, 38.4%, respondents representing 97.1% agreed that the staff have the chance to work in a relaxed environment and not a harsh one. Furthermore, reveals that 26.6%, 45.4%, respondents representing 72.0% agree that motivation provides room for healthy rivalry among staff while 78.0% disagreed. Finally, when asked if incentives such as monetary rewards or promotions are key to bank growth, 26.6%, 42.1%, respondents representing 68.7% agree that Incentives such as monetary rewards or promotions are key to bank growth, however, 31.3% disagreed.

4.11b Summary of the Effect of Motivation on Productivity

Sources	Category of scores	Responses	
		Frequency	**Percentage**
High	Above 70%	223	83.8
Moderate	30%-70%	33	12.2
Low	Below 30%	11	4.0
Total		**271**	**100.0**
Mean		3.88	
Standard Dev.		0.82	

Sources: Researcher's Field Report, 2021.

The results of findings show that majority of the respondents agreed that there was effect of motivation on productivity among staff of deposit money banks. The mean and standard deviation used corroborate this claim. This was shown with the weighted average mean and standard deviation score of (Weighed Average mean =4.14, Grand mean=3.39). Therefore, there was the effect of motivation on productivity among staff of deposit money banks in Kwara State, Nigeria.

4.2.5 Research Question Five

Could Training and Development Result in Employee Retention in Deposit Money Banks, Kwara State, Nigeria?

Table 4.12 Training and Development Result in Employee Retention

S/N	Items	SA	A	D	D	SD	Mean	Std. Dev
1	Training and development increases interpersonal relationship between managers and subordinates.	90 (33.2)	142 (52.4)	18 (6.6)	8 (3.0)	13 (4.8)	4.08	.923
2	Trained employee feels satisfied than untrained employee.	102 (37.6)	145 (53.5)	8 (3.0)	3 (1.1)	13 (4.8)	4.22	.808
3	Training and development increases employees' earning power	146 (53.9)	102 (37.6)	1 (0.4)	4 (1.5)	18 (6.6)	4.36	.903
4	Training and development increases motivation.	85 (31.4)	145 (53.5)	19 (7.0)	7 (2.6)	15 (5.5)	4.06	.915
5	Training brings about employee retention	89 (32.8)	147 (54.2)	15 (5.5)	7 (2.6)	13 (4.8)	4.10	.895
	Total	**103(38.0)**	**136(50.2)**	**12(4.4)**	**6(2.2)**	**14(5.2)**	**4.16**	**.888**

N=271, Weighed Average mean =4.14, Grand mean=3.39

Sources: Researcher's Field Report, 2021.

Findings show that 33.2%, 52.4%, respondents representing 85.6% agreed that Training and development increases interpersonal relationship between managers and subordinates while 14.4% disagreed. Also reveals that 37.6%, 53.5%, respondents representing 91.1% agree that trained employees feel satisfied than untrained employees while 8.9% of the respondents disagreed. Moreover, it showed that 53.9%, 37.6%, respondents representing 91.5% agreed that Training and development increases employees' earning power while 8.5% disagreed. Also reveals that 31.4%, 53.5%, respondents representing 84.9% agree that Training and development increase motivation while 15.1% disagreed. Lastly, it reveals that 32.8%, 54.2%, respondents representing 86.0% agree that Training brings about employee retention, while 14.0% disagreed.

4.12b Summary of the Training and Development Result in Employee Retention

Sources	Category of scores	Responses	
		Frequency	**Percentage**
High	Above 70%	239	88.2
Moderate	30%-70%	12	4.4
Low	Below 30%	20	7.4
Total		**271**	**100.0**
Mean		3.88	
Standard Dev.		0.82	

Sources: Researcher's Field Report, 2021.

The findings show that the majority of the respondents agreed that training and development result in employee retention. The mean and standard deviation used corroborate this claim. This was shown with the weighted average mean and standard deviation score of (Weighed Average mean =4.14, Grand mean=3.39), training and development result in employee retention in deposit money banks, Kwara State, Nigeria.

4.2.3 Presentation of Test of Hypotheses

$H_0$1: There is no significant relationship between training and employee retention in deposit money banks, Kwara State, Nigeria.

Table 4.13 Correlation between training and employee retention in Deposit money banks, Kwara State, Nigeria

Items		Training	Employee Retention
Training	Pearson Correlation	1	.975**
	Sig. (2-tailed)		.000
	N	271	271
Employee Retention	Pearson Correlation	.975**	1
	Sig. (2-tailed)	.000	
	N	271	271
	Mean	23.32	19.90
	Std. Deviation	3.384	3.245

Correlation is significant at the 0.01 level (2-tailed).
Sources: Researcher's Field Report, 2021.

The correlation above shows a significant relationship between training and employee retention in deposit money banks, Kwara State, Nigeria. Furthermore, the relationship between training and employee retention is high, positive and significant ($r = 0.975$, $p<0.05$). Therefore, the result showed a positive relationship between training and employee retention in deposit money banks, Kwara State, Nigeria.

H_02: There is no significant relationship between development and employee retention in deposit money banks, Kwara State, Nigeria.

Table 4.14 Correlation between Development and Employee Retention in Deposit money banks, Kwara State, Nigeria

Items		Development	Employee Retention
Development	Pearson Correlation	1	.733**
	Sig. (2-tailed)		.000
	N	271	271
Employee Retention	Pearson Correlation	.733**	1
	Sig. (2-tailed)	.000	
	N	271	271
	Mean	23.32	25.30
	Std. Deviation	3.384	3.448

Correlation is significant at the 0.01 level (2-tailed).

Sources: Researcher's Field Report, 2021.

The correlation above shows a significant relationship between development and employee retention in deposit money banks, Kwara State, Nigeria. The relationship between development and employee retention in deposit money banks, Kwara State, Nigeria is very high, positive and significant ($r = 0.733$, $p<0.05$). Therefore, the result showed a positive relationship between development and employee retention in deposit money banks, Kwara State, Nigeria.

H_03: There is no significant relationship between training/development and motivation toward employee retention in deposit money banks, Kwara State, Nigeria

Table 4.15 Correlation between Motivation and Productivity among Employees of Deposit money banks

Items		Effect of Motivation	Training and development
Effect of Motivation	Pearson Correlation	1	.560**
	Sig. (2-tailed)		.000
	N	271	271
Training and development	Pearson Correlation	.560**	1
	Sig. (2-tailed)	.000	
	N	271	271
	Mean	20.69	23.32
	Std. Deviation	3.007	3.384

Sources: Researcher's Field-report, 2021.

The correlation above shows a significant relationship between motivation and productivity among employees of deposit money banks. Furthermore, the relationship between motivation and productivity among employees of deposit money banks is positive and significant ($r = 0.560$, $p<0.05$). Therefore, the result showed a positive relationship between motivation and productivity among employees of deposit money banks.

H_04: There is no significant relationship between training and development and employee retention in deposit money banks, Kwara State, Nigeria.

Table 4.16: Correlation between training and development and employee retention

Items		Training and development	Employee Retention
Training and development	Pearson Correlation	1	.416**
	Sig. (2-tailed)		.000
	N	271	271
Employee Retention	Pearson Correlation	.416**	1
	Sig. (2-tailed)	.000	
	N	271	271
	Mean	23.32	20.81
	Std. Deviation	3.384	3.207

Sources: Field Report, 2021.

The correlation above shows a significant relationship between training and development and employee retention in deposit money banks, Kwara State, Nigeria. Furthermore, the relationship between training and development and employee retention is positive and significant ($r = 0.416$, $p<0.05$). Therefore, the result showed a positive relationship between training and development and employee retention in deposit money banks, Kwara State, Nigeria.

4.3 Discussion of Findings

This study looked at the influence of training and development on employees' retention in deposit money banks, Kwara State, Nigeria. This was accomplished by formulating, using, and analyzing five research questions and four hypotheses. Pearson Product Momment Correlation analysis was used to test the hypothesized relationships that were then followed by interpretations and discussions. The results and findings were presented and explained using frequency tables, percentages, pie charts, and bar charts for demographic characteristics, mean values, and standard deviations.

First, data reveal that the vast majority of respondents believe that training and development has a beneficial impact on an employee's ability to execute their jobs. This argument is supported by the usage of the mean and standard deviation. Because of this, training at Kwara State, Nigeria's deposit money institutions has been found to improve staff performance (Weighted Average Mean =3.88, Grand Mean=3.39). One or more of the following factors may account for this: Training and Development improves employee-customer interactions. When an employee receives training, their accuracy and speed improve. As a result, they are better able to attract and retain customers, they are better able to process transactions, and they have more self-confidence in their work, which leads to more positivity. Training also increases an employee's chances for advancement in their career.

These training programs were designed to help employees enhance their productivity by honing their skills. In order to meet the demands of the company, staff training programs are critical. As a result, management training is focused on human and conceptual skills, which help managers better manage the firm's people capital[2,3]. However, studies show that over 40% of small business employees are unsatisfied with the quantity of training[3]. Dissatisfaction and annoyance with the lack of possibilities to improve skills were shown to be strongly correlated with both an employee's desire to quit and the frequency of absences, according to the study. Other studies have reached similar findings, such as a 1999 Gallup survey that identified a lack of learning and growth opportunities as one of the top three causes of employee dissatisfaction[4]. Evidence also suggests that training and retention go hand in hand, especially for highly skilled workers[6].

According to the answers of the second study question, most respondents believed that staff retention is improved by investing in training and development. In this case, the average and standard deviation back up the assertion they are making. Training and development have been demonstrated to positively impact staff retention in money-deposit institutions in Kwara State, Nigeria, using the weighted average mean and grand mean scores (Weighted Average mean =4.21, Grand mean=3.39). In addition, because training and development prevents the loss of organizational knowledge, training and development creates employment conditions that ensure job security, training and development promotes good working relationships among employees and keeps employees up-to-date on current technology for job performance, training and development provides a platform for employee recognition and reward.

There is evidence to support the idea that employee learning, which includes both formal and informal learning, as well as socialization within the workplace, helps to keep employees around by: (i) building commitment among employees through a show of support; (ii) equipping employees with the tools they need to deal with stress related to job demands and change; and (iv) creating a caring culture.

Most people who took part in the third study question agreed that motivation impacted productivity among money deposit bank employees. In this case, the average and standard deviation back up the assertion they are making. There was a correlation between employee motivation and productivity at deposit money banks in Kwara State, Nigeria, as demonstrated by the weighted average mean and standard deviation score of (Weighted Average mean =4.14, Grand mean=3.39). One or more of the following might explain this: Employees give their all while at work, As a result, the money-deposit institutions gain more clients and generate more money, while the employees benefit from working in a less stressful atmosphere. Healthy competitiveness among employees is enabled by motivation. Bank development relies heavily on incentives like cash awards and promotions.

However, the findings were consistent with some researcher’s findings, who suggest that reward systems should be a key area for innovating. She argues that as the workforce becomes more diverse, employers will have to find new ways to reward the best employees[8]. However, it would be difficult to include all the many forms of employee recognition and awards organizations provide. However, rewarding and recognizing employees as part of a broader attempt to maintain them or implement excellent workplace practices may help retention. As a catch-all phrase, "Reward and Recognition" encompasses a wide range of official and informal, financial and non-financial incentives offered to individuals, groups of individuals or a complete workforce.

Fourth, research results reveal that most respondents felt that employee work satisfaction results from training and growth. In this case, the average and standard deviation back up the assertion they are making. Employee work satisfaction at money-deposit institutions in Kwara State, Nigeria, has been linked to training and development (Weighted Average Mean =4.14, Grand Mean=3.39). One or more of the following factors may account for this: Professional development and training improve interpersonal relationships between managers and subordinates, and trained employees are happier than untrained ones. Employees' earning potential is increased by investing in training and development. In-depth education and training in the workplace boosts motivation and Employee work satisfaction rises as a result of training.

According to a study, over 40% of small business employees are unsatisfied with the training they get. According to the study, dissatisfaction and annoyance with the lack of possibilities to improve skills were strongly correlated with both an employee's desire to quit and the frequency of absences[11]. Employee discontent was cited as one of the top three factors in a 1999 Gallup poll, and other research has reached similar conclusions[12]. According to the available evidence, training and retention appear to be linked even more strongly for workers with higher levels of competence, according to the available evidence[13].

According to the findings of fifty study questions, most respondents agreed that actions might be taken to reduce underperformance. In this case, the average and standard deviation back up the assertion they are making. Staff at money deposit institutions in Kwara State, Nigeria have historically underperformed, as evidenced by the weighted average mean and grand mean (Weighted Average mean =3.98, Grand mean=3.39). One or more of the following factors may account for this: Employees' key to outstanding performance is regular promotion as soon as they are due. It is possible to avoid underperformance by paying wages and other financial benefits/rewards regularly. Staff may perform better when they are constantly trained and re-trained both on and off the work. Good performance may be achieved by creating a good working environment for employees. Offering additional advantages that enhance employee performance, such as health insurance plans and an accident-free workplace, will also result in excellent work from employees.

More than 40% of small company employees are unsatisfied with the training they get, according to a study cited in Dissatisfaction and annoyance with the lack of possibilities to improve skills were shown to be strongly correlated with both an employee's desire to quit and the frequency of absences, according to the study. According to a 1999 Gallup study, one of top three reasons for employee unhappiness is a lack of learning and growth opportunities, and other studies have come to similar conclusions[16]. Evidence also suggests that the relationship between training and employee retention is higher for highly competent employees[17].

Regarding the four hypotheses, the Correlation analysis reveals that the null hypothesis was rejected while the alternative hypothesis was accepted. According to the first hypothesis, training and employee retention go hand in hand in Deposit money banks. Training and development has a strong, favorable, and substantial association with employee retention ($r = 0.975$, $p0.05$). Therefore, the hypothesis was found to be unfounded. As expected, the results confirmed that training produces the desired effects.

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Chapter Five

Conclusion

This chapter presents the summary of the study, findings, conclusion and recommendations based on the findings. The chapter equally contains area suggested for further studies.

5.1 Summary of Findings

Training and development have been found to have a positive impact on employee retention in deposit banks in Kwara. These specific objectives include the impact of training on employee performance at financial institutions and how training and development affect employee retention at financial institutions. In addition, we examined how the productivity of financial institution employees is affected and how motivation influences productivity. We also established key metrics by assessing how well employee job satisfaction is driven by training and development. To achieve the above objectives, the survey he divided into five segments. Chapter One was devoted to the introduction including the course and objectives of the study, as well as the problem and definition of the research question. We also clarified the scope and relevance of the study and defined key terms used throughout the study.

In Chapter Two, we examined relevant literature on the concepts of training, development, training and development, employee retention, motivation, job satisfaction, productivity, compensation, human resource management, and custodianship. It was also decided to study the theoretical and empirical framework in depth. In addition, a conceptual model was constructed to serve as the basis for hypothesis testing and to describe the relationships between the main independent and dependent variables and their subvariables.

Chapter Three then provided a description of the investigator's methodology, including the study design, population, sample, and sampling procedure, as well as the study equipment and its validity and reliability. Finally, Chapter Four summarizes the results, including methods, results and conclusions. Descriptive and inferential statistics were used in this study. Respondent demographics were used in combination with summarizing statistical data on study variables and examining how these factors interacted. SPSS v 23 statistical software was used to analyze and interpret data such as percentages, frequency pie charts and bar charts. Using inference analysis and Pearson's correlation analysis, we were able to assess the impact of job mismatch dimensions on job-related outcomes at selected cash depository institutions in Kwara state, Nigeria. Questionnaire data were categorized, coded, analyzed and permuted with PPMC analysis, showing statistically significant relationships between training and development and retention factors, the hypothesis was finally accepted. The SPSS program was also used to create a master data sheet. When it comes to the five hypotheses, the Correlation analysis reveals that the null hypothesis was rejected, while the alternative hypothesis was shown to be true It seems from the first hypothesis that training and employee retention have a very strong, positive and significant association (r = 0.975, p0.05).

Furthermore, development and staff retention are highly associated with Deposit money banks (r=0.733, p0.05), according to the second hypothesis. According to the third hypothesis, there is a positive and significant link between employee motivation and productivity at money deposit institutions (r=0.560, p0.05). The fourth hypothesis reveals a positive and substantial link between training and development and employee retention (r = 0.416, p0.05).

5.2 Conclusion

A correlation was found between training and development and employee retention based on the study's findings. It also demonstrates that training and development impact Deposit money banks' ability to retain employees. A correlation was found between employee motivation and productivity at money deposit institutions, the study found. It revealed a link between professional growth and work happiness among employees. It demonstrates a link between tightening monetary policy and poor performance among money deposit bank employees. According to the findings, employee job performance and willingness to work for the organization rise when jobs are linked with organizational needs and workers receive adequate training to do their tasks. Human resource development methods in the banking sector focus on increasing the workforce's productivity while also retaining employees by investing in their skills, creativity, and technical capacity. It may be argued that the idea of training and development techniques does not only apply to employees, but also to employers, who must sharpen their intrinsic resources to increase the efficiency and effectiveness of their bank staff and the management of physical and other human resources.

5.3 Recommendations

According to the findings of this study, future researchers should consider other results of training on developmental achievement or goals in money-deposit banks and determine the effectiveness of motivation on productivity among money-deposit bank staff and organizational characteristics that influence developmental goals, which were not considered in this study such as locus of control, creativity, and self-confidence. Future researchers may want to look at the additional advantage of enhancing the perception of training and development goals among employees themselves. Banks should emphasize competency-based incentive schemes for employees to boost productivity and provide more value to customers. It's also recommended that deposit bank managers place a high value on these aspects, because doing so might significantly influence overall growth progress.

5.4 Contribution to Knowledge

This study contributes to the body of knowledge on the field of deposit money banks. The study will be of help to Deposit Money Banks which provide financial services to their clients, policy makers, employees and the academia. It can also support deposit money banks to understand to what extent does the taining and development, employee retention uplift and enhance the workers performance and increase the growth of the banks for both sides to benefits. Also, it helps to inform the association management that training and development and employee retention is an active practice for wellbeing working environment.

5.5 Areas of Further Studies

Note that this study focused on the influence of employee retention among chosen money deposit bank personnel in Kwara State, Nigeria, and not on all bank employees. As a means of improving the study's findings, future research could look at how successful training and development affects organizational behavior and, ultimately, deposit bank growth outcomes.

Further research might also establish a location outside of the employees' in Kwara State, Nigeria, to gather findings more broadly. As a result, further research should focus on examining the educational and gender differences in the characteristics of money deposit bank workers (management staff) to determine whether male and female managers of deposit money banks have different levels of success in the bank's development.

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Appendix I

Table 1.1 List of Deposit money banks in Kwara State, Nigeria

SN	Deposit money banks in Kwara State
1	Access Bank Plc.
2	Fidelity Bank Plc
3	First City Monument Bank Ltd
4	Guaranty Trust Bank Plc
5	Union Bank of Nigeria Plc
6	First Bank of Nig. Ltd
7	United Bank for Africa Plc
8	Zenith Bank Plc
9	Ecobank Nigeria Plc
10	Keystone Bank Ltd.
11	Polaris Bank Ltd
12	Stanbic IBTC Bank Plc.
13	Sterling Bank Plc
14	Unity Bank Plc.
15	Wema Bank Plc.
16	Heritage Bank Plc.
17	Jaiz Bank Plc

Source, Researcher 2021

Appendix II

Questionnaire

Department of Management and Accounting, Faculty of Management and Social Sciences, Lead City University, Ibadan, Nigeria

Topic: Impact of Training and Development on Employees' Retention among Selected Money Deposit Bank Workers' in Kwara State, Nigeria

Dear Respondents,

These questionnaires were designed for the above topic to elicit information on the impact of training and development on employee retention among selected money deposit bank workers. It is purely designed for academic research study. Please feel free to attend to this feat as all information supplied shall be treated with total and utmost confidentiality.

Thanks.

Section A

Demographic Information of Respondents

Instruction: Kindly indicated your response by ticking (√)

1. Age: 20-30 ( ) 30-40 ( ) 50-60 ( ) 61 above ( )
2. Gender: Male ( ) Female ( )
3. Marital Status: Single ( ) Married ( ) Divorced ( )
4. Educational Qualification: SSCE ( ) OND/NCE ( ) 1st Degree/HND ( )
5. Years of Service on the Job: 6months-1 year ( ) 1-2 years ( )
   2-4 years ( ) 4-5 years ( )
6. Position/ Status: Senior Level Management ( ) Middle Level Management ( ) Lower Level Management ( )
7. Religious affiliation: Muslim ( ) Christianity ( ) others ( )

Section B

Instruction: Please read each statement and tick (√) the box in the column which corresponds to the way you feel about the statements

SA = Strongly Agree, A= Agree, SD = Strongly Disagree, D =Disagree

Table 1: What Measures can Curtail Under-Performance by Staff of Deposit money banks in Kwara State, Nigeria?

S/N	Items	SA	A	D	SD
1	Regular promotions as at when due is key to great performance by staff				
2	Under performance by staff could be avoided by regular payment of salaries and other financial benefits/rewards				
3	Constant training and re-training on the job and off the job creates room for positive performance by staff				
4	Provision of a positive work environment for staff yields great performance				
5	Provision of other work-enhancing benefits like health insurance schemes, accident-free environment etc will also yield great performance by staff				

Table 2: Would Training have a Positive Resultant Effect on Employee Retention in Deposit Money Banks, Kwara State, Nigeria

S/A	Items (Training)	SA	A	D	SD
1	increases employee interpersonal relations with customer.				
2	increases employee accuracy and speed in performing a task				
3	enables employee to Attract and Retain customers				

4	enhances employee ability to process Transactions				
5	increases employee self confidence on the Job which yields positivity				
6	increases employee chances of career progression				

Table 3: Would Development Positively Affect Employee Retention in Deposit Money Banks, Kwara State, Nigeria?

S/N	Item (Development)	SA	A	D	SD
1	prevents loss of organizational knowledge				
2	presents conditions of employment that guarantee job security				
3	encourages good working relationship amongst employees'				
4	keep employees' up to speed on current technology to perform jobs				
5	creates platform for recognition and reward for good performance				
6	encourages staff participation in decision making process				

Table 4: What could be the Effect of Motivation on Productivity among Staff of Deposit money banks in Kwara State, Nigeria?

S/N	Items	SA	A	D	SD
1	Staff give their optimum best on the job				
2	The Deposit money banks get more customers and make more profits				
3	The staff have the chance to work in a relaxed environment and not a harsh one				
4	Motivation provides room for healthy rivalry among staff				
5	Incentives such as monetary rewards or promotions are key to bank growth				

Table 5: Could Training and Development result in Employee Retention in Deposit Money Banks, Kwara State, Nigeria?

S/N	Items	SA	A	D	SD
1	Training and development increases interpersonal relationship between managers and subordinates.				
2	Trained employee feels satisfied than untrained employee.				
3	Training and development increases employees' earning power				
4	Training and development increases motivation.				
5	Training brings about employee job satisfaction				

Biodata

A. Personal Data

1. Full Names:	Moses Sunday, ADEYEMI
2. Address:	The Polytechnic Igbo-Owu, Asa-Dam, Osere Road, Ilorin, Kwara State
3. Date and Place of Birth:	30th October 1960 (Igbo-Owu)
4. Nationality:	Nigeria

5. Name and Address of Next of Kin: Mrs. Deborah Adefunke Adeyemi, The Polytechnic Igbo-Owu, Asa-Dam, Osere Road, Ilorin, Kwara State

B. Educational Background

1. Educational Institutions Attended with Dates and Qualifications

- St. Barnabas Primary School, Ilorin — 1966 – 1969
- St. Lukes Primary School, Obbo Aiyegunle — 1970 – 1972
- Omupo Grammar School, — 1973 – 1977
- Omu-Aran Teachers' College — 1977 – 1979
- Institute of Management and Vocation, Ilorin — 1980 – 1982
- Chartered Institute of Commerce of Nigeria — 1987 – 1992
- University of Port-Harcourt — 1998 – 1999
- Lead City University, Ibadan — 2009 – 2011
- National Open University of Nigeria — 2014 - 2018
- Lead City University Ibadan — 2018 – till date

2. Academic Qualifications Obtained (with Dates)

- Primary School Leaving Certificate — 1972
- Secondary School certificate — 1977
- Grade II (Teacher Certificate) — 1979
- Diploma (Accounting) — 1982

- Higher Diploma (Accounting) 1990
- Postgraduate Diploma (Commerce) 1992
- Postgraduate Diploma (Accounting) 2000
- Master in Business Administration (MBA Finance) 2010
- Bachelor of Science, Entrepreneurship and Business Management (B.Sc) 2018

3. **Professional Qualifications with Dates**

- Fellow, Chartered Institute of Commerce of Nigeria 2000
- Certified Teacher, Teachers' Registration Council of Nigeria (TRCN) 2009
- Fellow Member, Nigerian Institute of Management (FNIM) 2010
- Fellow Institute of Management Specialist (FIMS) 2018
- Fellow Institute of Management Consultant (FIMC) 2019

C. **Working Experience with Dates** `

- Clerk, AP Regional Office – Kaduna 1977
- Class Teacher, Ifelodun Local Government 197 9 - 1981
- 3 months, Industrial Training (Account Department NTA) 1982
- Accountant – Adal Industries Ltd (Sabella) 1984 – 1988
- Executive Director (Finance) Ultra Oil Plc 1989 – 1992
- Chief Executive Ultra Oil Plc 1995 – 1997
- Coordinator – Nigeria Institute of Management,
- MPE tuition and Examination Centre 2006 – till date
- The Proprietor – Stephen's Fountain Schools, Ilorin, 1999 – till date
- The Proprietor/Rector – The Polytechnic Igbo-Owu, Ilorin 2011 – till date

D. Award and Fellowships if any

- Doctorate Degree in Education (Honoris Causa), Commonwealth University, London 2018

- Fellow Commonwealth Academy of Leadership & Management (London) 2019

E. Membership of Academic Professional Bodies

- Fellow, Chartered Institute of Commerce of Nigeria 2000
- Certified Teacher, Teachers' Registration Council of Nigeria (TRCN) 2009
- Fellow Member, Nigerian Institute of Management (FNIM) 2020
- Fellow Institute of Management specialist (FIMS) 2018
- Fellow Institute of Management Consultant (FIMC) 2019
- Doctorate Degree in Education (Honoris Causa), Commonwealth University, London 2018
- Fellow Commonwealth Academy of Leadership & Management (London)

F. **Publication (if Any)**

- Role of Book keeping on sustainability of small and medium enterprises (SMES) in Nigeria (A case Study of selected SMES in Osun State) – (IJAMSR) ISSN: 2643-900 x Vol.4, Issue 9, September, 2020 pages: 140 – 154.
- Role of Budget and Budgetary control on Development of Manufacturing Firms in Osun State. Nigerian – (IJAAFMR) ISSN: 2643 – 976 x Vol.4, issue 9, September, 2020, pages: 119 – 132.
- Assessment of Computerized Record Keeping on Performance of Business Enterprises in Osun State, Nigeria (IJAISE) ISSN: 2643 – 9026 Vol. 4 Issue 10, October, 2020, Pages: 153 – 164.

Signature

Date

University Compliance Certification

This is to certify that this Thesis written by: Sunday Moses ADEYEMI with Matric No: LCU/PG/001030 in the Department of Management and Accounting, Faculty of Management and Social Sciences, Lead City University, Ibadan is in full compliance with the approved University format and style.

Signature **Date**