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Innovation and Technological Effects on Labour Turnover in the Commercial Banking Sector in Nigeria

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Abstract:
The study focuses on innovation and technological effects on labor turnover in the commercial banking sector in Nigeria. It specifically evaluated the effects of innovation and technology on labor turnover and commercial bank employee performance. The study adopted a survey approach which employed both descriptive and exploratory methods of data analysis. Questionnaires were distributed and collected in some selected commercial bank branches in Lagos State. 348 respondents were randomly chosen for the administration of the questionnaire out of five banks purposefully chosen. 296 completed responses were returned for the study. Data were analyzed using frequency distribution table, percentage and regression technique. Three hypotheses was formulated to test the extent in which innovation and technology can cause increase in labour turnover and how labour turnover can affect the performance of commercial bank employee in Nigeria. The study in hypothesis one found an R square of 0.000, adjusted R square of -.003 and a significant value of .000. The second hypothesis found R square of .005 adjusted R square of .002 and a significant figure of .000 and the third hypothesis found R square of .000 and adjusted R square of -.003 and a significant figure of .000. This indicates that there is a significant relationship between innovation, technology and labor turnover rate. In overall, the result obtained in the study, indicates that innovation and technology could impact significantly on the rate of labour turnover. This could be that employees find it difficult to cope with learning new skill and could not cope with the challenges that are associated with innovation and the changes in the organisation structure and operation process due to adjustment to suite innovation and technology. Employers of labor are encouraged to support regular development and training of employee to enable them acquire the necessary knowledge, skill and attitude needed for effective performance of their duty.

Keywords: *Innovation, technology, labor turnover and commercial bank*

1. Introduction

The global economy has been evolving rapidly due to innovation through technological development since the period of the industrial revolution (Matuzeviciute, Butkus and Karaliute, 2017).Such development in innovation and technology has created major source of organization competitive advantage in the Nigeria commercial banking sector (Olanrewaju, 2016). Many Nigerian banks have benefited from such technological innovations which integrate the information and communication technologies to improved employee productivity and operational output seriously (Olanrewaju, 2016). Ilo, Ani and Chioke (2014) had asserted that technological innovations affect not only the banking and financial sector of the economy, but it also affects the direction of the economy and its capacity for growth. Meanwhile, technological innovations over the years has grown in the banking sector to cover wide range of banking products which include and not limited to internet banking, mobile banking, telephone banking and other such innovations and technological developments that made commercial banking service delivery more competitive (Sharma,2017). These innovations were directed to increase profitability, efficiency and timely service delivery as they are basically automated (Akhisar, Tunay and Tunay, 2015). No doubt, an innovation through technological advancement has made great impact in all sector of the economy and the commercial banks in Nigeria are not exception; whether private or public sector, banks everywhere in Nigeria had witnessed new trend of competences that made them different from competitors. It is now clear that commercial banks have been introducing innovations that enable them to reach customers through more competitive means (Sharma 2017). In addition, Obeng and Boachie (2018) support this view that in order to increase employees' service delivery, banks have been introducing innovations and technology to implement strategies that could increase performance and sustain competition.

However, innovations and technology could come with the need to readjusting the organization structure and developing new structure for effective operation which eventually might lead to training, redeployment, transfer or termination. This thinking pre-supposes that Innovation and technology advancement must be accompanied by the availability of employee with the needed knowledge, skill and attitude to drive innovation and technology into core competence that could increase efficiency and productivity. In addition, Kesen (2016) stated that innovation and technological development could create human resources management problems among organizations as development in technology has cause great change in organizational management structure; in the same view Imran (2014) emphasized that many skills are gradually becoming obsolete and new skills are in high demand as a result of innovation and technology. In addressing this issue Cardullo and Ansal (2017) opined that innovation and new technology that are introduced to increase productivity have initial effects of reducing workers capability to some extent, as productivity from the new technology could require the hiring of new employee to meet the human capital requirement of the organization. Daft,1982; Damanpour et al.,1989; cited by Needle (1994) stated that technical changes in operation as a result of innovation or introduction of better technology will impact very little unless it is supported by changes in manpower requirement for effective operation.

With the increasing rate of innovation and technology advancement in the commercial banking sector in Nigeria, one would have thought that labor turnover will be on the decrease. However, this is far from occurring as the rate of labor turnover is still on the increase. This was highlighted by Weibo, Kaur and Zhi (2010) cited by Akinruwa, Ajayi, and Akeke (2014) that the rate of labor turnover is becoming unbearable as it has brought untold hardship to many whom voluntarily or conditionally left their jobs. Therefore, there is urgent need for effective human resource management that is capable of introducing innovations and technology without unnecessarily affecting the commercial banks labor turnover rate. No doubt, proper management of labor turnover in the commercial banking sector is gaining recognition as banks are always on the lookout to retain competitive employees. On this background, managers must find solutions to disruptive turnovers as it has been accepted to be a serious human resource problem in recent time. This was highlighted by Kesen (2016) that managers should pay special attention to employee turnover rates and not losing qualified employees that could cause serious operational problem. That account for why modern managers and entrepreneurs always address human resource as the most significant asset of the organization. For this reason, there is the need to keep competent employees through proper management of manpower with regards to innovation and technological advancement.

Theeffects of innovation and technology on labor turnover cannot be over emphasized in the commercial banking sector. Operational cost can be reduced to the barest minimum due to technological advancement and innovation (Akhisar et al. 2015). Customer's service has improved drastically due to the application of modern data management technology that could lead to increase efficiency, higher profit and lower risk than older method of banking operations. Despite these advantages it was noted also that innovation and technology has not been able to reduce the rate of labor turnover in the commercial banking sector in Nigeria. Feldmann, 2013 cited in Matuzeviciute et al. (2017) noted that technological change can increase unemployment in certain situations and in some cases even causing it to persist longer than expected. The movement of employees in and out of an organization can cause serious operational problem particularly when related cost are considered (Siyanbola, 2018). This made labor turnover a major human resource management problem faced by many commercial banks in recent time. Michael and Efi (2018) stated that frequent labor turnover could lead to major challenges for business as it implies some disruption in the output of the worker, firm and industry. Many managers and entrepreneurs are of the opinion that labor turnover have positive effects that occur when a poor performing employee is replaced with a better employee; and when a senior retiring staff allow the promotion and the acquisition of a fresh and better employee to take over from them. Despite such facts, human resources operation can be affected drastically due to excessive labor turnover. Stable work force with low level of employee wastage constitutes a major objective of many commercial banks. Large cost associated with labor turn over which eventually translate to low productivity could be avoided.

The study therefore provide data for use by human resource managers, entrepreneurs and decision maker as human resources have been discovered to be a major source of competitive advantage in the banking sector in Nigeria. When labor turnover is not properly managed it could lead to increasing operational cost, as cost of hiring, training, development and other human resource management cost could be on the increase. Safety and security are also very germane factors why human resource managers prefer internal recruitment to hiring from external source which could expose their trade secret. Banks should as a matter of importance protect herself against activities that could expose their core competence and trade secret to competitors by reducing the rate of labor turnover as outgoing employees could secure employment with competitor thereby revealing their trade secret. Base on this germane human resource management problem arising from labor turnover there is need for the study on the effect of innovation and technology on labor turnover. Banks must innovate and continue to upgrade technologically; this make this study very important as findings of the study could be used to improve the human capital management of commercial banks in Nigeria.

In the study the following research hypothesis were tested.

- Hypothesis 1:Innovation did not have significant effect on labor turnover rate in commercial banking sector in Nigeria.
- Hypothesis 2: There are no significant effects between technological advancement and labor turnover in the commercial banking sector in Nigeria.
- Hypothesis 3: Labor turnover do not have significant effect on performance of commercial bank employee in Nigeria.

The study focusses on making meaningful contributions to the general knowledge of the effects of innovation and modern technology on labor turnover in the commercial banking sector in Nigeria.The result of the study could be beneficial to commercial banks in managing commercial bank human resources. Application of the findings will help commercial banks in securing and retaining employees with the needed knowledge, skill and attitude at all-time despite changes in technology and innovations. Organizations area of strength, weakness, opportunity and threat which are in form of trade secret can be made secret with proper turnover management.

2. Literature Review

The term innovation can be regarded as an umbrella concept that embraces all activities of the organization that are directed to the efficient introduction and exploitation of new and better processes and products which are important to the competitive performance and long-term growth of any industrial economy. Innovation usually means the use of creative ideas in an organization that could lead to the production of new product, rendering of better service or new way of doing things (Weihrich, Cannice and Koontz, 2010). The concept of innovation was introduced by Schumpeter in the 20th century, as an industrial process of mutation which can constantly change the economic structure from the usual way of doing things by destroying the old ways and creating new way which could lead to a better product, service or process (Matuzeviciute, et al. 2017). Samuelson and Nordhaus (2001) went further to define innovators as people who have the vision, originality who dare to introduce new ideas in business. Innovation is the process of transforming new ideas and inventions and integrating them to a business reality in the form of new products, process, marketing strategies and new methods of organization and management for the purpose to stay ahead of competitors and to maximize satisfaction. The importance of innovation to business survival and growth has been acknowledged by many firms, and scholars through the creation of special sections and departments such as research and development departments for the purpose of developing ideas that could lead to success. Innovation is broadly seen as an essential component of competitiveness, embedded in the organizational structures, processes, products, and services within a firm (Kotoroi,2015).

However, Akhisaret, al. (2015). Noted that it is difficult to introduce innovation or developing new products in the banking sector as in many financial markets without advancement in technology. The commercial banking sector is one of the sectors that the technological progress is monitored closely and used widespread. In a study on the effects of information technology on organizational performance in Nigeria banking industries Olanrewaju (2016) referred to technology as the application of knowledge for the execution of a particular task which may include skills and processes necessary for carrying out activities (duty) in a given context. Technology can also be seen as the ability to carry out productive transformation, and it includes the ability to act and competence to perform. Metcalfe (1995) asserted that technology is a process of transforming materials, energy and information from one state to another state with value added.

In addressing the effects of innovation and technology on labor turnover, it is proper to explore deeply on the term (Labor turnover) which Armstrong (2006) defined as the analysis of the number of people leaving the organization which provide data for use in labor supply forecasting so that calculations can be made on the number of people lost who may have to be replace in the organization. Labor turnover is the number of employees leaving during a period of time to the average number of employees during that period. It may also take account of unavoidable separations in form of those retiring. Abassi and Hollman (2000) defined employee turnover as the rotation of employee around the labor market, between organizations, jobs occupations and geographical locations which could even be state of employment and unemployment. The Organization for Economic Co-operation and Development (OECD, 2003) further defined labor turnover as individuals moving into and out of employment over a certain period. Labor turnover could be initiated by the individual (Voluntary turnover) or initiated by the employee (Involuntary turnover). Voluntary turnover is associated with the employee movement initiated by the employee, while involuntary turnover occur when employee have no choice but imposed on him by the employer in the form of termination due to sickness, death, etc. (Moushmi and Chintamanee, 2018). In an attempt to define labor turnover, Owence, Pinagase and Molotsi (2014) uses the employment push and pull factor to make the meaning clearer. They stated that the Push factors cause employee to look for other job when dissatisfied with current job why Pull factors draw employees towards the organization due to better salary, working condition and other factors that can attract the employee.

Presently, very little literature exists in the area of labor turn over in the commercial banking sector in Nigeria. This could be ascribed to lack of documented evidence on labor turnover in the commercial banks in Nigeria. However, Michael and Efi (2018) in a study on labor turnover and the performance of Nigerian firms using the commercial banking sector as population of study in Uyo Metropolis, AkwaIbom State, observed that high labor turnover and low labor turnover have relational effects on banks performance. Banks with low labor turnover tends to perform better than that with higher rate of labor turnover. They recommended that management of Banks should consider staff remuneration as an important factor that determines labor turnover to a great extent. Thus, in order to retain capable employee with needed knowledge skill and right attitude to work the remuneration should be at least equal with other banks working under same condition.

Essienet al. (2012) in a study to examined the relationship between managerial style and staff turnover in Nigerian banks, specifically to determine comparative effects of managerial style and staff turnover with a special reference to banks in Nigeria, collected primary data through questionnaires and analyzed same using the OLS regression method. The study found positive relationship between management style and staff turnover. They therefore recommended that in order to have a satisfactory and productive workforce, organization should design and fashion out an effective managerial style that can motivate employee to put in maximum effort to achieve organization objectives.

Akinruwa, et al. (2014) in a study with the aim to examined labor turnover rate and the performance of Nigerian banks; Using the entire commercial banks in the three senatorial districts of Ekiti-State, found labor turnover to be very important issue in human resource management and therefore concluded that retrenchment, unrealistic target, leadership style, training and job insecurity have a positive relationship with employee performance which could also lead to labor turnover if not well addressed. Oginni, Afolabi, and Erigbe (2013) in a study designed to investigate the place of job stress in labor turnover of the banking sector in the business environment of Nigerian economy found that labor turnover was significantly influenced by job stress. Thus, their finding confirmed that job stress as an independent variable has a strong positive influence in relationship with dependent variable labor turnover. Thus, suggest that a review of the human resources management should be done with regards to creating a serene atmosphere that is void of fear and intimidation.

3. Research Design

The study is a survey research. It employs both descriptive and inferential method of data presentation and analysis. Descriptive was used to present data in a more meaningful form through frequency distribution. Whileinferential statistic was employed to draw inference base on the data analysis. Primary data was sorted for in the course of the study through Questionnaires which was distributed among workers of the selected banks in Lagos.

The multi stage sampling technique was adopted for the study. The study population was 103,610 commercial bank employees in Nigeria as stated by the national Bureau of statistics at the fourth quarter 2019.

Nature of Staff	Number
1 Executive staff	184
2 Senior staff	18,180
3 Junior staff	39896
4 Contract staff	45,350
Total	103,610

Table 1: Commercial Banks, and Staff Strength in Nigeria
Source: National Bureau of Statistics Q4 2018

The study was done in Lagos and the commercial banks and staff strength of selected banks in Lagos are shown below using a purposive sampling technique to choose five banks in Lagos state.

	Name of Bank	Number of Staff
1	First Bank	756
2	StanbicIbtc bank	430
3	Zenit Bank	703
4	Fidelity bank	488
5	Access bank	326
	Total	2,704

Table 2: Chosen Banks and Staff Strength
Source: Field Survey 2020

The sample size was determined by the application of the Taro Yamani sample size technique which is possible with population of the study known. Adopted from Onwe (2014).

$$n = \frac{N}{1 + Ne^2}$$

Where:
n= Total sample size to be determine
N= the size of the population.
e= maximum acceptable margin of error as determined.
1= a statistical constant.

$$n = \frac{2{,}704}{1 + 2{,}704(.05)^2} = 348$$

The purposive technique was adopted to choose bank branch and respondents for the administration of questionnaire.
Determination of each bank sample size using Proportion technique

$$Bn = \frac{BPxTS}{ABP}$$

Where:
Bn= Bank sample size
BP= Bank population
TS=Total sample size
ABP=All bank population

Bank	Population	Sample Size
First bank	756	97
Stanbic IBTC	430	55
Zenith	703	91
Fidelity	488	63
Access	326	42
Total	2704	348

Table 3: Sample Size
Source: Field survey 2020

Likert four-point scale ranging from strongly disagree, disagree, agree and strongly agree was used to administer the questionnaire for proper understanding.

4. Data Analysis Findings and Discussion

The presentation and the analysis of the data were based on questionnaires administered at the selected commercial banks in Lagos state.

Variables		Frequency	Percentage (%)
	Male	155	52.4
	Female	141	47.6
	Total	296	100.0

Table 4: Gender Distribution of Respondents
Source: Field Survey 2020

Out of the 296 total respondents' for the study, 155 respondents are male and 141 are female. This indicate that male respondents are a little above the female.

Variables		Frequency	Percentage%
	Married	196	66.2
	Single	82	27.7
	Divorced	18	6.1
	Total	296	100.0

Table 5: Marital Status Distribution of Respondents
Source: Field Survey 2020

Out of the 296 total respondents' for the study, 196 which represents 66.2% are married 82 are single while the other 18 are divorced. This shows that quite a number of commercial bank staff in Nigeria are married followed by single.

Variables		Frequency	Percentage (%)
	NCE and OND	70	23.6
	HND and BSC	100	33.8
	Masters and above	126	42.6
	Total	296	100.0

Table 6: Educational Qualification Distribution of Respondents
Source: Field Survey 2020

Out of the 296 total respondents' for the study, 70 respondents are holders of National certificate of education and Ordinary National diploma certificate holders. 100 respondents are holders of Higher National Degree and First degree holders. Master's degree certificate holders and other certificate holders' respondents are 126. This indicates that staffs with master's degree are more in the Nigeria banking sector with a percentage of 42.6, followed by the first degree certificate holders, and lastly OND and NCE certificate holders.

Variables		Frequency	Percentage (%)
	Executive staff	3	1.0
	Senior staff	64	21.6
	Junior staff	115	38.9
	Contract staff	114	38.5
	Total	296	100.0

Table 7: Employment Level Distribution of Respondents
Source: Field Survey 2020

Out of the 296 total respondents' for the study, 3 respondents are Executive staff, 64 are senior staff, and 115 are junior staff while the remaining 114 are contract staff. Junior staff and contract staff are the highest with 115 and 114 respectively as number of respondents.

Variables		Frequency	Percentage (%)
	Strongly disagree	15	5.1
	Disagree	31	10.5
	Agree	70	23.6
	Strongly agree	180	60.8
	Total	296	100.0

Table 8: Some Employee Exit the Job as a Result of Innovation and Introduction of a New Technology
Source: Field Survey 2020

Out of the 296 total respondents' for the study15 strongly disagree that Some employee exit the job as a result of Innovation and introduction of a new technology, 31 disagree, 70 respondents agree why the last majority of 180 respondents strongly agree that Some employee exit the job as a result of Innovation and introduction of a new technology.

Variables		Frequency	Percentage (%)
	Strongly disagree	11	3.7
	Disagree	19	6.4
	Agree	64	21.6
	Strongly agree	202	68.2
	Total	296	100.0

Table 9: Innovation Can Cause Increase in Labour Turnover
Source: Field Survey 2020

Out of the 296 total respondents' for the study 11 respondents strongly disagree that Innovation can cause increase in labour turnover,19 respondents disagree, 64 agree why the other 202 majority of respondent strongly agree that Innovation can cause increase in labour turnover.

Variables		Frequency	Percentage (%)
	Strongly disagree	21	7.1
	Disagree	15	5.1
	Agree	63	21.3
	Strongly agree	197	66.6
	Total	296	100.0

Table 10: Technology Can Cause High Labour Turnover
Source: Field Survey 2020

Out of the 296 total respondents' for the study 21 respondents strongly disagree that technology can cause increase in labour turnover,15 respondents disagree, 63 agree why the other 197 majority of respondent strongly agree that technology can cause increase in labour turnover.

4.1. Testing Hypothesis 1

- H_0: Innovation did not have significant effect on labor turnover rate in commercial banking sector in Nigeria.

Regression analysis model summary measuring extent of relationship between continuous innovations as a good strategy as (independent Variable) and innovation can cause increase in labour turnover as dependent Variable.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.015[a]	.000	-.003	.77283
a. Predictors: (Constant), continuous Innovation is a good strategy.				

Table 11: Model Summary

This shows an R square of 0.000 and an adjusted R square of -.003.
The regression coefficientsmeasuring extent of relationship between continuous Innovation as a good strategy (independent Variable) and Innovation can cause increase in labour turnover (Dependent Variable).

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.477	.293		11.876	.000
	continuous Innovation is a good strategy	.020	.081	.015	.250	.803
a. Dependent Variable: Innovation can cause increase in labour turnover.						

Table 12: Coefficients

This shows a significant value of .000 which is below 0.05 alpha values. This clearly depicts significant impact on labor turnover. It thus means that innovation did have significant effect on labor turnover rate in commercial banking sector in Nigeria. We therefore reject the null hypothesis and accept the alternative hypothesis.

4.2. Testing Hypothesis 2

- H_0: There is no significant effect between technological advancement and labor turnover in the commercial banking sector in Nigeria.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.072[a]	.005	.002	.88175
a. Predictors: (Constant), New technology impact on your performance positively				

Table 13: Model Summary

Regression analysis Model Summary measuring extent of Relationship between New technology impact on your performance positively (independent Variable) and technology can cause increase in labour turnover as dependent Variable.The model summary has R square of .005 and adjusted R square of .002

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.096	.307		10.071	.000
	New technology impact on your performance positively.	.107	.086	.072	1.243	.215
a. Dependent Variable: Technology Can Cause High Labour Turnover.						

Table 14: Coefficients

Regression Coefficientsmeasuring extent of Relationship between New technology impact on your performance positively (independent Variable) and technology can cause increase in labour turnover (Dependent Variable).
This shows a significant value of .000, t value of 10.071. The .000 significant values are below the 0.05 alpha values. This clearly depicts significant impact on labor turnover. It thus means that technology did have significant effect on labor turnover rate in commercial banking sector in Nigeria. We therefore reject the null hypothesis and accept the alternative hypothesis.

4.3. Testing Hypothesis 3

- H_0: Labor turnover do not have significant effect on performance of commercial bank employee in Nigeria.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.006[a]	.000	-.003	.88405
a. Predictors: (Constant), Some employee exits the job as a result of Innovation and introduction of a new technology				

Table 15: Model Summary

Regression analysis Model Summary measuring extent of Relationship between Some employee exit the job as a result of Innovation and introduction of a new technology (independent Variable) and Labour turnover do not have significant effect on performance of commercial bank employee.The model summary has R square of .000 and adjusted R square of -.003.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.493	.208		16.808	.000
	Some employee exit the job as a result of Innovation and introduction of a new technology	-.006	.059	-.006	-.097	.923
a. Dependent Variable: Labour Turnover Do Not Have Significant Effect on Performance of Commercial Bank Employee						

Table 16: Coefficients

Table 16: Regression Coefficientsmeasuring extent of Relationship between new technology impact on your performance positively as independent variable and technology can cause increase in labour turnover as dependent variable.

This shows a significant value of .000, t value of 16.808. The .000 significant values are below the 0.05 alpha values. This clearly depict that labor turnover do have significant effect on performance of commercial bank employee in Nigeria. We therefore reject the null hypothesis and accept the alternative hypothesis.

The demographic information of respondents in the study indicate a good picture to knowing the respondents in regards to their age range, gender, marital status, educational qualifications, employer, work experience, Department and length of service. The data obtained through the demographic information of respondent indicate that the respondents are qualified and are capable of understanding and answer those questions indicated in the questionnaire appropriately using their own understanding. It was found that a high proportion of the respondents were male, married and that most of the bankers were having additional qualifications such as master and other professional certificate outside their first degree. It was therefore, confirmed that the respondents completely understood the questions and has a perfect understanding of innovation; technology and their impact on labor turn over in the banking sector.

In overall, the result obtained in the study, indicates that innovation and technology could impact significantly on the rate of labour turnover. This could be that as a result of new technology most employees find it difficult to cope with learning new skill at that age why others could not meet up with the challenges that are associated with innovation. Innovation can bring a drastic change in the organisation structure and operation process. This can eventually lead to the exiting of employees whose skill and attitude to work may not be needed. It is therefore very important to say that innovation and technology could lead to a significant labour turnover in the banking sector in Nigeria.

5. Summary, Conclusion and Recommendation

The study focuses on the impact of innovation and technology on labor turnover in the banking sector of Nigerian economy with respect to how employee responds to innovations and advancement in technology. It was found that innovations though are good may lead to the exit of some of the employees, some skill have become out dated and obsolete for example the old customer relationship has been transformed to a more scientific and efficient computer data management. Old ways of managing information has been replaced with newer information management application, such as the enterprise resource planning (ERP) software application. This could lead to old skill been replace with new skills. Technological advancement also lead to labor turnover as almost every job is computer based and those who could not cope were shown the way out or exit on their own.

Findings of the study clearly review a high impact of innovation and technology on labor turnover. The study correspond with that of Imran, Maqbool, and Shafique, (2014) on the Impact of technological advancement on employee performance in banking sector, who previously found that The initial result of such technological introduction and innovation could cause reduction of workers to some extent and at some point, productivity could be affected.

From the result of the research work, the following recommendations are made.

- Innovation is an integral part of a growing organization and any organization that wants to remain relevance must as a matter of importance continue to do things above ordinary to remain competitive. Be as it may management should develop innovative strategy that can implement changes that will be of mutual benefits to organization and employees.
- In the same manner, employees should undergo regular training and development to enable them acquires the necessary knowledge skill and attitude needed for effective performance. Such developmental programs and training will equip employee with the needed skill rather than exiting as a result of challenges above his knowledge and skill.

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