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On-The-Job Training and Employee Commitment in Selected Money Deposit Banks in Port Harcourt, Nigeria

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Abstract:
The study examined the relationship between on the job training and employee commitment. The survey was based on five selected money deposit banks in Port Harcourt with a sample size of 210 bank staff selected from 460 staff. Questionnaires were administered to the staff. Data were collected. Two hypotheses were formulated and tested. The Pearson Correlation Coefficient was used to test the strength and direction of the relationship between the variables. Findings revealed that there is a significant relationship between on-the-job training and employee commitment. Thus, it was recommended that banks should employ continuous on-the-job training programs, as this is capable of enhancing the commitment of employees to the organization in terms of compliance with rules and regulations and adherence to organizational ethics.

Keywords: *On-the-job training, employee commitment, rules compliance, ethics adherence*

1. Introduction

Organizations have realized the importance of enhancing the proficiency of their employees and have identified the need for on-the-job training which will better upsurge career advancement, skills development, productivity, profitability in the organization and increase commitment level of the employees. Kellie (1999) asserts that organizations experienced productivity enhancement through the application of on-the-job instructions. On-the-job training is a function of human resource management, relevant to both the organization and its employees. It improves the performance of employees and groups in the organization. It facilitates employee skills in work situation, develops employee-supervisor links, provides greater commitment and creates new interest (increases experience of employees). On-the-job training also strengthens the organization's competitiveness (Hughey&Mussnug, 1997; Burden and Proctor, 2000) and ensures that the organization's mission, vision, values goals and objectives are accomplished. It is used to empower employees with the right skills and enhance performance in the working environment.

In the banking Industry, on-the-job training is necessary to ensure an adequate supply of bank staff that is socially and technically competent, knowledgeable, and capable of career development into various departments (human resource department, marketing, collections, customer grievances/ complaints/ public relation department, operations, ICT and admin department) or management positions. When the banking industry supports the training needs of their employees, it positively influences employee commitment leading to an increased level of satisfaction and job dedication in the workplace. According to Elizur, (1996) such organizations' support culminates in employee exposure to quality job-related training, leading to better employee morale, increased sense of employee achievement, accomplishment and ultimately increases organizational competitiveness.

On-the-job training is usually planned and systematic so as to get the employees abreast with their daily job functions. The banks identify the training needs of their employees, then design and implement training activities in a rational manner, and finally assess results of training. This study investigated the relationship between on-the-job training and employee commitment in deposit money banks as suggested in Figure 1.

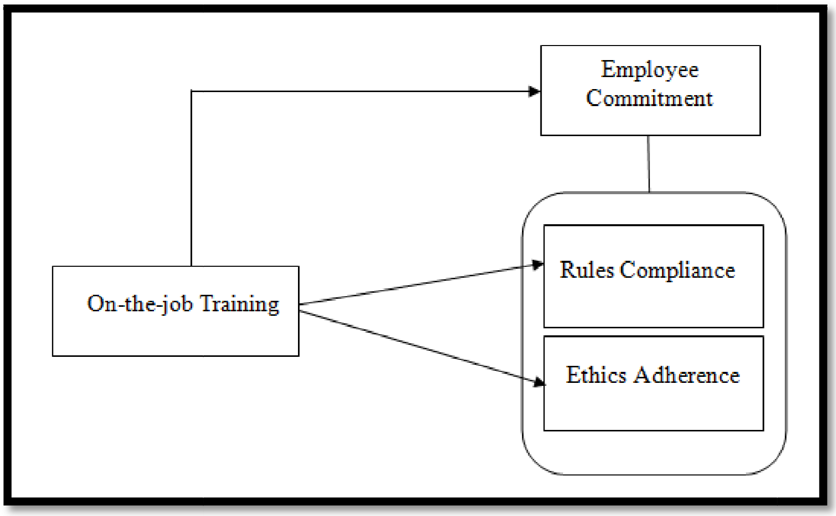

Figure 1: Operational Framework of On-The-Job Training and Employee Commitment
Source: Researchers (2019)

The figure indicates that employee commitment is uniquely measured using rules compliance and ethics adherence; both of which are associated with on-the-job training. Consequently, two research questions and hypotheses were suggested respectively thus:

- To what extent does on-the-job training affect compliance within the banks? Ho1: There is no significant relationship between on-the-job training and compliance in the banks.
- To what extent does on-the-job training influence adherence to ethics in the banks? Ho2**:** There is no significant relationship between on-the-job training and ethics adherence in the banks.

2. Literature Review

The banking organizations identify how they believe employees should perform and then design training programs to give the workers the skills they need. On-the-job training can only be executed when it has been determined which employees should receive training and what their current levels, knowledge and skills are. Consequently, the assessment of the individual will indicate the range of skills and knowledge that is to be acquired. There are several types of training provided in banks, but for the purpose of this study, on-the-job training is used to associate with employees' commitment in deposit money banks. Consequently, the concepts under review are: the concept and strategies of on-the-job training and the concept and measures of employee commitment.

2.1. The Concept and Strategies of On-the-Job Training

On-the-job training is a form of training that takes place in a normal working situation, which is sometimes called direct instruction. It is a one-on-one training located at the job place where someone who knows how to do a task (an expert rate or trainer) shows another (a trainee) how to perform the task. According to Smith and De (2003), there have been several recent studies on managerial learning and skills development that result from on-the-job experience. This training can be categorized or viewed from different perspectives such as follows: Daily Routines and Instructions, Job Rotations, Interface with Customers, Short term Course and Seminar Presentation. These as strategies of on-the job training are displayed in Figure 2 and briefly examined within the framework of Smith and De (2003).

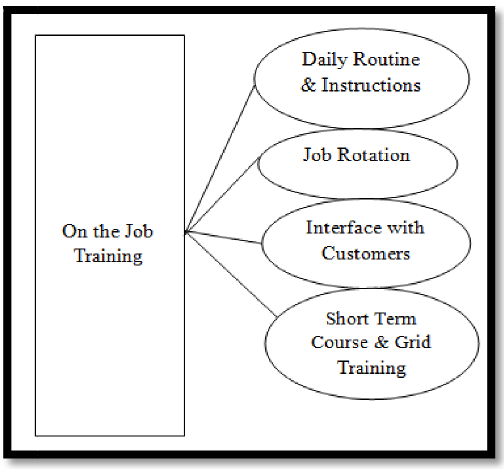

Figure 2: On-The-Job Training Strategies
Source: Researchers (2019)

2.1.1. Daily Routine & Instructions

This is a step-by-step technique used to train employees on the job. It is especially suitable for teaching manual skills or procedures. The trainer is usually an employee's supervisor but can be a co-worker. Daily instruction is a systematic, fast and effective method for teaching employees how to do a job correctly and safely. The supervisor provides a positive learning atmosphere for the workers by putting them at ease, evaluating what they already know and reiterating the importance of job safety and treats the employees as peers. He lists and demonstrates each step individually, stressing key points, while the employees observe and have an opportunity to interact and ask questions. There is also an opportunity for the employees to complete the steps of the process while they explain the key points. If employees are unable to explain the key points, then it is assumed that they have not internalized the instructions and explanations. They do not thoroughly understand the job and are likely to perform it incorrectly or unsafely. The supervisors monitor employees' performances on daily basis, correct their mistakes, provide a means for follow-up by designating a contact person for assistance, and encourage them to ask questions as needed.

2.1.2. Job Rotation

This is a technique used by employers in which employees are moved between two or more jobs in a planned manner. It exposes the employees to different experiences and wider variety of skills. Job rotation was designed to promote flexibility within an employee and to keep employees interested in staying with the organization they are employed with.

2.1.3.Interface with Customers

Employees are being coached in a way that they can be able to manage customers' requests, complains and grievances. Coaching is a form of development that enable employees to achieve a specific, personal, or professional goal. This method uses a range of communication skills (such as targeted restatements, listening, questioning, clarifying and so on) to help employees shift their perspectives and thereby discover different approaches to achieve their goals. It enables employees to sort for ways of resolving customers complains and more general skills and knowledge that is useful for work.

2.2. Short Term Course & Grid Training

This focuses on the overall development of individuals, groups and organization as a whole. The organization puts ready some short-term courses for their employees so as to better inform and equip them on the various functions in their different departments. These courses include the following: Electronic Learning, Money Laundering Act, Customer Service Training and so on. The Grid training programme is designed in such a way that it enables the individuals as well as the groups to ascertain their strengths and weaknesses and focus on their skills, knowledge and processes that are essential to perform effectively at different levels in the organization.

There are six phases of the Grid Development Programme as discussed by Grobler andWarnich, (2006). These include: (i) Managerial Grid (ii) Team-work Development (iii) Intergroup Development (iv) Developing Ideal Strategic Corporate Model (v) Implementing the Ideal Strategic Model and (vi) Systematic Critique.

Managerial Grid has to do with identifying the managerial styles, teamwork and communication skills prevailing within the organization. While Team-work Development focuses on developing the teamwork by analyzing the tradition and culture existing within the organization. Some other skills that are developed in this phase include the planning skills, objective setting skills, and problem-solving skills. Intergroup Development deals with maintaining the cordial intergroup relationships in an organization. The focus is on increasing the co-operation among the group members and ruling out conflicts. Developing Ideal Strategic Corporate Model is directed towards the organization as a whole, where the skills necessary for the organizational excellence are inculcated into members through training. Implementing the Ideal Strategic Model focuses on building the organization on the grounds of an ideal organization. Each group is assigned a task to evolve a strategy that helps in making an ideal organization, with the help of consultants. Once the strategies are evolved the best one gets implemented. Systematic Critique is lastly adopted.

The major objective behind the Grid training is to consider the entire organization as an interactive system, where the analyses techniques could be applied to diagnose the problems and understand the reasons behind the changes in the organization. Also, it helps in determining the leadership styles and techniques of participation to help in producing the desirable results.

2.3. Concept and Measures of Employee Commitment

Commitment represents the strength of an individual's identification with, and involvement in, an organization (Armstrong &Taylor, 2014) and it plays an important part in Human Resource Management (HRM) philosophy. Beer, Spector, Lawrence, Mills & Walton (1984) identified commitment in their concept of HRM as a key dimension because it can result not only in more loyalty and better performance for the organization, but also in self-worth, dignity, psychological involvement, and identity for the employees. Commitment is associated with the feelings of individuals about their organization. Mowday, Porter & Steers (1982), identified three characteristics of commitment as: (a) A strong desire to remain a member of an organization. (b) A strong belief in and acceptance of the values and goals of the organization. (c) A readiness to exert considerable effort on behalf of the organization.

There are two dominant conceptualizations of employee commitment in sociological literature (Mowday, Steers & Porter 1979; Mowday, Porter & Steers 1982). These are employee loyalty towards the organization and employee intention to stay with the organization. Employee commitment is often referred to as individuals' psychological attachment to the organization. More specifically, employee commitment has been defined by Mowday, (1992) as consisting of components such as: identifying the goals and values of the organization and the readiness to exert effort on behalf of the organization. Appelbaum, Berg and Kalleberg (2000) made an assertion that employee commitment is a multi-dimensional construct that mirrors or reflect an employee's identification with the organization (loyalty), attachment to the organization (intention to stay), and willingness to expend effort on the organization's behalf (discretionary effort).

Investment by the organization in employee training is intended to send a commitment message to its employees that individual development is a valued goal of the organization (McElroy, 2001). In the banking industry, building employees' skills to perform their jobs, would establish a higher level of confidence as well as the employees' perception that the organization values their presence, therefore establishing employees' long-term commitment (Smith, 1995). Macey and Schneider (2008) observed that organizational commitment is an important facet of the state of engagement when it is conceptualized as positive attachment to the larger organizational entity and measured as a willingness to exert energy in support of the organization, to feel pride as an organizational member, and to have personal identification with the organization.

Commitment reflects the strength of an employee's identification with, and involvement in, an organization (Armstrong, 2014). Beer *et al*. (1984) assert that commitment can result not only in more loyalty and better performance for the organization, but also in self-worth, dignity, psychological involvement, and identity for the individual. Commitment is associated with the feelings of individuals about their organization and the identifications of employees' commitment in the banking sector employed in this study are as follows: (a) Rules Compliance (b) Ethical adherence.

2.3.1. Rules Compliance

The most important rationale for regulation in the banking sector is to address concerns over the safety and stability of the institution. Ebodaghe (2015) defines regulation as a body of specific rules or agreed behaviour, either imposed by some government or other external agencies or self-imposed by explicit or implicit agreement within the industry, that limits the activities and business operations of financial institutions. Regulation can also be explained as rule or principle developed by some authorities (like government or government agency association, and so on.) – with or without the backing of the law- to control, direct, or manage an activity, process or behaviour. Banking regulation according to Spong (2000), refers to the framework of laws and rules under which banks operate. Regulation is the processes and procedures adopted by banking regulators to oversee, monitor or control the activities of any or all banking institution(s). It defines the parameters within which an organization should operate. The bank regulation subject banks to certain requirements, guidelines and restrictions aimed at promoting market transparency in the relationship between banking institutions and their customers. It is an activity exercised by institution(s) vested with the authority to discharge such functions. These institutions are referred to as regulators.

In Nigeria, the Central Bank of Nigeria (CBN) is the apex regulator of the banking system with the Nigeria Deposit Insurance Corporation (NDIC) playing complimentary roles. Adequate regulatory structure ensures maintenance of stability of the financial sector and that changes in economic conditions do not undermine the health of the economy. Regulation of banking operations helps in the promotion of national interest. Also, regulation ensures that banking organizations conduct their activities in accordance with the wider economic and social objectives of the government such as maintenance of low interest rates in order to support real sector growth and development and ensuring the flow of credit in line with government pre-determined objectives. It serves to protect depositors' interests as well as promote efficiency and integrity of the banking system. It helps to minimize problems of conflict of interest among participants. Regulation also promotes efficiency in the allocation of credit, curbing monopoly power, and protecting the financially unsophisticated.

2.3.2. Ethics Adherence

Ethics is a guiding philosophy within an organization that denotes written or unwritten codes of morals, values, and principles that governs actions and decisions in the banking organization and every other organization as well. Ethics include moral principles and standards that guide behaviour in the world of business. It is seen as an investigation or inquiry into the nature and grounds of morality where the term morality is taken to mean moral judgment, standards, and rules of conduct. Its performance involves the general conception of right and wrong in the attitudes of individuals and the organization of which they are part. According to McNamara (1999), Ethics in business is generally coming to know what is right or wrong in the work place and doing what is right. This is in regard to effect of products or services and in relationship with stakeholders.

Every banker is expected to adhere to the ethics of their organization so as to achieve effectiveness and efficiency. Each role in the banking organization involves unique responsibilities (such as the obligations of an employee to an employer or the duties of management to the shareholders) that determine what a person should do. In the banking sector, there is high standard of moral codes and everyone is responsible for maintaining honest and trustworthy behaviour. Basically, ethics are a foundation of a good organization. The best organizations begin with a solid ethical footing.

2.4. On-the-Job Training and Employee Commitment

On-the-job training is a function of human resource management that can have a considerable positive relationship with employee commitment. This type of training seeks to improve employee efficiency, investment, increase reciprocity and serves to limit alternative employment options which in turn enhances employee's commitment to the organization. Green, Felstead, Mayhew and Pack (2000) study of several British companies found that when training sought to enhance and develop a culture of identification between the organization and the employee, the intention to search for another job decreased substantially. Katcher and Snyder (2003) asserted that employees are assets to the organization thus; they ought to receive on-the-job training so as to develop their skills and make optimal use of equipment in the organization. Some reasons for this training type include: capital improvement, morale improvement, and ability to adapt to change.

Rothwell and Kazanas (2006) categorized the reasons for on-the-job training into two sets which are: To fill a ‘performance gap’ as identified during the performance management process and to fill up a ‘growth gap’, which is to be promoted or to be able to fill another open position in the organization. Burke (1995) found that employees that participated in the greatest number of training programs and rated the training they attended as most relevant, viewed the organization as being more supportive, looked at the organization more favourably and had less of an intent to quit. Employees who continuously upgrade their job skills will also improve their productivity. Also, the more skilled the workforce is, the easier it will be for the entire organization to adapt to changes that may arise. Effective on-the-job training programs lead to an increase in employee performance, accuracy, effectiveness, good work and satisfactory customer services.

3. Methodology, Data Analysis and Results

The study adopted a correlational survey method. Which means that workers in the banks in Port Harcourt were surveyed to obtain their views on the relationship between training and employees’ commitment in the banking industry. The research instrument was the questionnaire, properly designed to extract information pertaining to on-the-job training and employee commitment in the banking industry. The population of the study was 460 bank staff and the sample size for the study was 210 respondents which is drawn from the population of Bank Staff using the Krejcie and Morgan (1979) table. Copies of the questionnaire were administered to collect data and 201 copies were retrieved showing 98% response rate. The Pearson Product Moment Correlation Statistical tool with the aid of SPSS Version 20 was used to test the hypotheses.

Items		Response Option and Scales						
S/N	**On the Job Training**	**SA 5**	**A 4**	**U 3**	**D 2**	**SD 1**	**Mean**	**S.D**
1.	Daily routines and instructions by supervisors are given to staff of the bank.	42 (20.9%)	32 (15.9%)	44 (21.9%)	31 (15.4%)	52 (25.9%)	2.9055	1.47852
2.	Staff are able to learn on the job as they interface with customers on a regular basis.	52 (25.9%)	96 (47.8%)	15 (7.5%)	38 (18.9%)		3.8050	1.02818
3.	Staff are moved from one department to another so as to familiarize with duties in all departments.	28 (13.9%)	57 (28.4%)	64 (31.8%)	26 (12.9%)	26 (12.9%)	3.1741	1.21018
4.	There is usually a provision for short term course and seminar presentation.		105 (52.2%)	26 (12.9%)	70 (34.8%)		3.1741	.91898

Table 1: Data and Results for On – the - Job Training
Source: Field Survey, (2019) and SPSS Output

Table 1. Above shows the response options – SA (Strongly Agree), A (Agree), U (Undecided), D (Disagree) and SD (Strongly Disagree) and the number of responses recorded in each of the response options. For instance, on the measurement item 4, respondents were required to indicate their view if there is usually a provision for short term course and seminar presentation. Majority (105) of the respondent said they agree, while 70 respondents disagree, 26 respondents were undecided, also with a mean score of (3.1741) and a standard deviation of (.91898). The dominant view therefore is that the organisation understudy, provide short term course and seminar presentation.

The table also illustrates the mean and standard deviation score of respondents on on-the-job training. With a mean score of (2.90), and a standard deviation of (1.47852) respondents agreed that daily routines and instructions by supervisors are given to staff of the bank. Mean score of (3.80) and a standard deviation of (1.02818) also shows that respondents agree to the fact that staff are able to learn on the job as they interface with customers on a regular basis.

The mean score of (3.17) and a standard deviation of (1.21018) also indicate that respondents agreed that staff are moved from one department to another so as to familiarize with duties in all departments. The mean score of (3.17) reveals that there is usually a provision for short term course and seminar presentation.

Items		**Response Option and Scales**						
S/N	**Rules Compliance**	**SA 5**	**A 4**	**U 3**	**D 2**	**SD 1**	**Mean**	**S.D**
1.	The Central Bank of Nigeria (CBN) is the apex regulator of the banking system with the Nigeria Deposit Insurance Corporation (NDIC) playing complimentary roles.	32 (15.9%)	169 (84.1%)				4.1592	.36678
2.	Bank workers are dedicated to duty.	67 (33.3%)	108 (53.7%)		26 (12.9%)		4.0746	.92163
3.	Regulation ensures that banks conduct their activities in accordance with the wider economic and social objectives of the government.	84 (41.8%)	117 (58.2%)				4.4179	.49445
4.	The bank regulation is aim at promoting market transparency between banking institutions and their customers.	41 (20.4%)	160 (79.6%)				4.2040	.40396
5.	They adhere to the culture of the bank	11 (5.5%)	112 (55.7%)			78 (38.8%)	2.8905	1.52577

Table 2: Data and Results for Rules Compliance as Dimension of Employee Commitment
Source: Field Survey, (2019)

Table 2 above shows the number of responses recorded in each of the response options. For instance, on the measurement item 1, respondents were required to indicate their view whether they adhere to the ethics of the bank. Majority (169) of the respondent said they agree, while 32 respondents strongly agree, also with a mean score of (4.1592) and a standard deviation of (.36678). The dominant view therefore is that employees adhere to the ethics of the bank. The table also illustrates the mean and standard deviation score of respondents on rules compliance. With a mean score of (4.15), and a standard deviation of (.36678) respondents agreed that the Central Bank of Nigeria (CBN) is the apex regulator of the banking system with the Nigeria Deposit Insurance Corporation (NDIC) playing complimentary roles. Mean score of (4.07) and a standard deviation of (.92163) also shows that respondents agree to the fact that bank workers keep rules and regulations of the bank. The mean score of (4.41) and a standard deviation of (.49445) also indicate that respondents agreed that regulation ensures that banks conduct their activities in accordance with the wider economic and social objectives of the government. The mean score of (4.20) reveals that the bank regulation is aim at promoting market transparency between banking institutions and their customers. Also, with the mean score of (2.89) indicates that bank regulations help to protect depositors' interest as well as promote efficiency and integrity of the banking system.

Items		**Response Option and Scales**						
S/N	**Regulations Compliance**	**SA 5**	**A 4**	**U 3**	**D 2**	**SD 1**	**Mean**	**S.D**
1.	They adhere to the ethics of the bank roles.	32 (15.9%)	169 (84.1%)				4.1592	.36678
2.	Bank workers are dedicated to duty	67 (33.3%)	108 (53.7%)		26 (12.9%)		4.0746	.92163
	They give prompt attention to customer's.	84 (41.8%)	117 (58.2%)				4.4179	.49445
4.	They keep the rules and regulations of the bank.	41 (20.4%)	160 (79.6%)				4.2040	.40396
5.	They adhere to the culture of the bank.	11 (5.5%)	112 (55.7%)			78 (38.8%)	2.8905	1.52577

Table 3: Data and Results for Ethics Adherence as Dimension of Employee Commitment
Source: Field Survey, (2019)

Table 3 above shows the number of responses recorded in each of the response options. For instance, on the measurement item 1, respondents were required to indicate their view whether the central bank of Nigeria (CBN) is the apex regulator of the banking system with the Nigeria Deposit Insurance Corporation (NDIC) playing complimentary roles. Majority (169) of the respondent said they agree, while 32 respondents strongly agree, also with a mean score of (4.1592) and a standard deviation of (.36678). The dominant view therefore is that the central bank of Nigeria (CBN) is the apex regulator of the banking system with the Nigeria Deposit Insurance Corporation (NDIC) playing complimentary roles.

The table also illustrates the mean and standard deviation score of respondents on ethics adherence. With a mean score of (4.15), and a standard deviation of (.36678) respondents agreed that they adhere to the ethics of the bank. Mean score of (4.07) and a standard deviation of (.92163) also shows that respondents agree to the fact that bank workers are dedicated to duty. The mean score of (4.41) and a standard deviation of (.49445) also indicate that respondents agreed that they give prompt attention to customers. The mean score of (4.20) reveals that they adhere to the culture of the bank. Also, with the mean score of (2.89) indicates that they adhere to the culture of the bank.
The data in tables 1-3 were used to test the research hypotheses.

- Ho_1: There is no significant relationship between on-the -job training and rules compliance of the banks.

		On- The -Job Training	Rules Compliance of the Banks
On- The -Job Training	Pearson Correlation	1	.559**
	Sig. (2-tailed)		.000
	N	201	201
Rules Compliance	Pearson Correlation	.559**	1
	Sig. (2-tailed)	.000	
	N	201	201
**. Correlation is significant at the 0.01 level (2-tailed)			

Table 4: On– the– Job Training and Rules Compliance
Source: SPSS Output

Table 4 above revealed that there is a substantial positive relationship correlation between On- The -Job Training and Rules Compliance of Banks at 0.559. The correlation is statistically significant at 0.01 level of significance. Hence, we reject the null hypothesis and accept the alternate hypothesis.

- Ho_2: There is no significant relationship between on- the -job training and ethics adherence in banks

		On-the-Job Training	Adherence to Bank Ethics
On- The -Job Training	Pearson Correlation	1	.526**
	Sig. (2-tailed)		.000
	N	201	201
Ethics Adherence	Pearson Correlation	.526**	1
	Sig. (2-tailed)	.000	
	N	201	201
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 5: On – The Job Training and Ethics Adherence
Source: SPSS Output

Table 5 above revealed that there is a substantial positive relationship correlation between On- The -Job Training and Adherence to Bank Ethics at 0.526. The correlation is only statistically significant at 0.01 level of significance. Hence, we reject the null hypothesis and accept the alternate hypothesis.

4. Discussion of Findings

The findings show that none of the null hypotheses were accepted. On-the-job training has a substantial positive correlation with rules compliance, and also has a strong positive correlation with ethics adherence. Therefore, we reject the null hypothesis (1) and (2) and state that there is a strong significant relationship between on-the-job training and rules compliance, and on-the-job training and ethics adherence. This is in line with Glance, Hogg and Huberman (1997) empirical study. They affirmed that on-the-job training encourages 'spontaneous cooperation' in many large organizations. Green, Felstead, Mayhew and Pack (2000) study of several British companies found that when training sought to enhance and develop a 'culture of identification' between the organization and the employee, the intention to search for another job decreased substantially. Katcher and Snyder (2003) assert that employees are an asset to the organization thus; they ought to receive ongoing training so as to develop their skills and make optimal use of equipment in the organization. They posit that some reasons for training employees include: capital improvement; morale improvement; and ability to adapt to change.

Burke (1995) found that employees that participated in the most number of training programs and rated the training they attended as most relevant, viewed the organization as being more supportive, looked at the organization more favourably and had less of an intent to quit. Employees who continuously upgrade their job skills will also improve their productivity. Also, the more skilled the workforce is, the easier it will be for the entire organization to adapt to changes that may arise. Organizations that is able to create an environment where training is supported and valued by employees will be able to achieve greater commitment outcome (Bartlett, 2001).

The finding also reiterates that employees who continuously upgrade their job skills will also improve their productivity.

5. Conclusions and Recommendations

On-the-job training seeks to improve employee skills, increase reciprocity, help the employee identify with the organization and serves to make less attractive alternative employment options. This will in effect, enhance the employee's commitment to the organization. The result of this will be an organization that is better able to retain its workforce. The research work therefore concludes that on-the-job training affect rules compliance and ethics adherence. Consequent upon this conclusion, it is recommended that:

- Organizations should employ continuous on-the job training programs, as this is capable of enhancing the commitment of employees to the organization.
- On-the job trainings should also be used to dispose employees to comply with rules and regulations.
- Finally, in order to achieve adherence with company values and norms, on the job training could be employed to pass on such values and norms to employees.

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