

# UPSKILLING MODELS AS MEASURES FOR CURTAILING UNDER-PERFORMANCE IN SELECTED MONEY DEPOSIT BANKS IN SOUTHWEST NIGERIA

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**Abstract:** The study examines up-skilling models as measures for curtailing under-performance in selected money deposit banks in southwest Nigeria. Specifically, professional training, staff development programmes, motivational effect on productivity and employee job satisfaction and other measures that can curtail under-performance by staff of money deposit banks in southwest Nigeria are looked into in this study. This study employs descriptive research design of ex-post factor. The findings revealed that there is a positive and significant relationship between up-skilling measures and under-performance of staff in the selected deposit money banks in the study. The study concludes that up-skilling measures has a strong positive and significant influence on under-performance in the deposit money banks in Nigeria. The study therefore recommends that the banks should initiate and implement career development policies towards effective succession planning which would sustain the organization in the long-run. Management should exhaust all internal talent before considering external talent especially when making promotion decision as this can significantly impact the overall of development achievement. Hence, the study recommends that management of the studied organizations should focus on goals, considered to be great place to work by employees, management should also involve employees in goal setting while also having a focused approach to achieving the same. Finally, money deposit banks should place emphasis on development achievement based reward systems to improve individual employee productivity.

**Key Words:** up-skilling models, under-performance, productivity, job satisfaction

## I. Introduction

Employee performance is essential to organizational performance. Performance is described as a continuous process for improving the performance of individuals by aligning actual performance with that desired (and with the strategic goals of the organization) through a variety of means such as standard-setting, appraisal and evaluation both informally, day-to-day, and formally/systematically through appraisal interviews and goal-setting (Cole & Kelly 2019). Performance appraisal is one of the most important human resource (HR) practice, administered in organizations by which supervisors evaluate the performance of subordinates (Neeraj, 2018). The focus of the performance appraisal is measuring and improving the actual performance of the employee and also the future potential of the employee; it aims to measure what an employee does. Performance appraisal is generally regarded as one of the most crucial human resource management functions, furthermore; a competent performance appraisal and management system is an indispensable part of an organization's human resource management adequacies. Employee reactions to appraisal in terms of perceived employee fairness, accuracy, and satisfaction are important components of appraisal effectiveness because these perceived employee reactions can motivate employees to improve their performance (Taylor, Renard, Harrison & Carroll, 2020). That is, performance appraisal serves as a means for providing feedback that can result in improved performance. Therefore, by focusing the attention on performance, performance appraisal goes to the heart of personnel management and sets out different objectives which are directly responsible for the Career development of employees and continued growth and development of the organizations.

Upskilling is a crucial tool that deposit money banks must consider as a way to bridge gaps related to employee engagement and retention (Denisi, A. & Pritchard, R. 2019). Banks that give their employees ways to build upon an existing skill set are those that are most likely to succeed, especially given the speed at which technological change is forcing organizations to move. Upskilling is a tool that encourages employee engagement and retention, presenting clear benefits to not only your organization's bottom line, but also to the well-being of

your workforce – especially as it relates to performance. Upskilling is a definitive comment on a company's belief in and commitment to a better future. An organization that strive to be aloft competition should constantly evaluate organization's current state and reaffirm (or rethink) future plans. Define the workforce skills, knowledge, mindset, and other traits needed to realize those future plans. Workforce upskilling has become a top priority for many organizations (Halik, A. Zainal, Z & Hasan, K. 2019). With it being more challenging and competitive than ever to recruit top talent to fill skills gaps, companies can use upskilling to ramp up the skills of current employees. Upskilling is important for many reasons: Job roles are shifting faster, than ever, Employees expect growth opportunities, Upskilling boosts employee satisfaction, it can boost performance, morale, and motivation (Denisi, A. & Pritchard, R. 2019). It helps your organization stay competitive, Less employee turnover and Upskilling lessens the need to recruit outside the organization to fill a skill gap. Organization can be upskilled through determination of the knowledge gaps of the organization, building of ideal training programs, understanding each employee's goals and offering financial incentives to encourage employees to learn new skills (Halik, A. Zainal, Z & Hasan, K. (2019).

Employee outcomes have received a lot of research interest in relations to how organizations manage and value their workforce. These interests may vary due to different perceptions on how employees should be managed in the organization. In the banking sector, employees are seen as key factors for growth and sustainability. Therefore, emphasis is made on how employees are managed in the organization as it has an effect on the outcome or behavioural attitudes that they exhibit in the organization. Although, efforts have been made to enhance employee behaviour and attitude in the organization, however, there still exist issues in the area of employee relationship management which often lead to poor employee commitment, low job satisfaction and lack of organizational citizenship behaviour.

Employee performance is normally looked at in terms of outcomes; over-performance or under-performance. However, it can also be looked at in terms of behavior. Adim, C. V., Ibekwe, W., & Akintokunbo, O. O. (2018) stated that employee's performance is measured against the performance standards set by the organization. There are a number of measures that can be taken into consideration when measuring performance for example using of productivity, efficiency, effectiveness, quality and profitability measures as briefly explained hereafter. *Profitability* is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on capital employed (Ahmad, R. B., bin Mohamed, A. M., & Manaf, H. B. A. 2017). *Efficiency and effectiveness* - efficiency is the ability to produce the desired outcomes by using as minimal resources as possible while effectiveness is the ability of employees to meet the desired objectives or target. *Productivity* is expressed as a ratio of output to that of input. It is a measure of how the individual, organization and industry converts input resources into goods and services. The measure of how much output is produced per unit of resources employed (Lipsey 1989). *Quality* is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Adim, C. V., Ibekwe, W., & Akintokunbo, O. O. 2018). It is increasingly achieving better products and services at a progressively more competitive price (Stoner 1996).

## **II. Objective of the Study**

The main objective of the study is to investigate upskilling models as measures for curtailing under-performance in selected money deposit banks in southwest Nigeria. The specific objectives are to:

- i. examine resultant effect of upskilling models on employee performance in money-deposit banks in southwest, Nigeria.
- ii. establish measures that can curtail under-performance by staff of money deposit banks in southwest, Nigeria.
- iii. ascertain the effect of upskilling models on productivity among staff of money deposit banks in southwest, Nigeria.

### **Research Hypotheses**

The following are the hypotheses:

1. H<sub>01</sub>: Entrepreneurial competency has no significant effect of entrepreneurial intention.
2. H<sub>02</sub>: Entrepreneurial self-efficacy has no significant effect on entrepreneurial intention.
3. H<sub>03</sub>: Entrepreneurial capacity (entrepreneurial competency and entrepreneurial self –efficacy) have no significant effect on entrepreneurial intention.

### **Significance of the Study**

The goal of this research is to investigate the impact of upskilling models as measures for curtailing under-performance in selected money deposit banks in Southwest Nigeria. To stay competitive; every business, including money deposit banks devise tangible methods to maintain and make their workers happy both at home and work as

they obtain more information about motivation and its influence on their workforce's performance. This research will assist employees in providing excellent and quality service to their valued clients, resulting in consumers remaining loyal to the firm due to the good and quality service they get. This will also benefit the managements of the money deposit banks studied to establish a positive image, improve productivity, and, eventually, profit, which is the ultimate objective of every firm. The study's findings are also expected to pave the road for the authorities of money deposit banks in Southwest, Nigeria, to acknowledge the variables that influence managerial behavior and its impact on workers' performance.

#### **Scope of the Study**

This study investigated the impact of upskilling models as measures for curtailing under-performance in selected money deposit banks in Southwest Nigeria. This part of the country was selected because the banks who have agreed that we study them are located within this region. In addition, this study was restricted to three (3) selected money deposit 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. Therefore, three (3) money deposit banks were selected for the study with different classes of Staff used as study population based on cadre; forty-nine respondents were randomly- selected based on how they gave audience for the purpose of the study. The rationale behind the selection of three (3) micro-finance banks is to derive a proportional population percentage in the figure for the study.

#### **Review of Literature**

This chapter presents a review on conceptual, theoretical and empirical frameworks on the dependent variables and the independent variable with a view to better understanding of study.

### **III. Conceptual Framework**

#### **Employee Up-skilling**

Upskilling is the process of learning new skills or enhancing your knowledge of a particular skill (Taylor, M. S. (2020). Essentially, upskilling happens when companies invest in training programs that help their employees develop new abilities and minimize skill gaps. The industrialized world is facing a skills crisis. On the one hand, automation is threatening many existing jobs. Hundreds of millions of young people around the world are coming of age and finding themselves unemployed and unemployable, while many older, long-established employees are discovering their jobs are becoming obsolete. A study published by the Organisation for Economic Co-operation and Development in 2018 estimated that 46 percent of all jobs have at least a 50 percent chance of being lost or greatly changed (Neeraj K. 2021). A 2016 report from the International Commission on Financing Global Education Opportunity estimates that 30 percent of young adults will not graduate from secondary school with the skills they need to hold most jobs (L. Sels, S., 2020).

Together, these two trends have broadened the gap between the employees of the present and the workforce of the future — hence the recent interest in upskilling. The term upskilling refers to the expansion of people's capabilities and employability to fulfill the talent needs of a rapidly changing economy (Neeraj K. 2021). An upskilling initiative can take place at the level of a company, an industry, or a community. Upskilling is not the same as reskilling, a term associated with short-term efforts undertaken for specific groups (for example, retraining steelworkers in air-conditioning repair or locksmithing). Reskilling doesn't help much if there are too few well-paying jobs available for the retrained employees (L. Sels, S., 2020).. An upskilling effort, by contrast, is a comprehensive initiative to convert applicable knowledge into productive results — not just to have people meet classroom requirements, but to have them move into new jobs and excel at them. It involves identifying the skills that will be most valuable in the future, the businesses that will need them, the people who need work and could plausibly gain those skills, and the training and technology-enabled learning that could help them — and then putting all these elements together (Armstrong, L., & West, J. 2017)..

#### **Employee Performance**

In the organizational context, performance is usually defined as the extent to which an organizational member contributes to achieving the goals of the organization (Baruch, Y., Szűcs, N., & Gunz, H. 2019). Employees are a primary source of competitive advantage in service-oriented organizations. In addition, a commitment performance approach views employees as resources or assets, and values their voice. Employee performance plays an important role for organizational performance. Employee performance is originally what an employee does or does not do. Performance of employees could include: quantity of output, quality of output, timeliness of output, presence at work, cooperativeness.

Improved individual employee performance could improve organizational performance as well. Employee performance could be defined as the record of outcomes achieved, for each job function, during a specified period of time. If viewed in this way, performance is represented as a distribution of outcomes achieved, and performance

could be measured by using a variety of parameters which describe an employee's pattern of performance over time. Also, employee's performance is a rating system used in many corporations to decide the abilities and output of an employee (Olusadum, & Anulika, 2018). Every organization has been established with certain objectives to achieve. These objectives can be achieved by utilizing the resources like men, machines, materials and money. All these resources are important but out of these the manpower is the most important. It plays an important role in performing tasks for accomplishing the goals.

### **Organizational Performance**

The corporate world has historically measured financial performance and sales volume. Measures of financial performances, sales volume and customer satisfaction are not wrong: they are merely insufficient. Many organizations fail to understand how these indicators fit within the comprehensive measurement strategy that is required to effectively improve performance (Olusadum, N.J. & Anulika, N.J. 2018). An increasing number of academics are now extolling the central role of benchmarking process in improving performance. Most recently, Kaplan and Norton's book. "Strategy Maps: Converting Intangible Assets into Tangible Outcomes", places benchmarking process at the centre of their approach of measuring a firm's progress in implementing strategy (Vojko Potocan, 2019). They wanted to emphasise that in a process of moving to a process enterprise, managers need to conduct a thorough analysis to determine what aspects of process performance are most directly linked to achieving the organisation's overall objectives.

From the following, a major characteristic of today's business environment could be recognized in the increasing performance and strength of various stakeholder groups. Namely, business realizes the importance of a multi-dimensional and balanced performance measurement system as a tool that would enable them to drive the company forward. It is now widely accepted that the use of appropriately defined measures can ensure the strategic alignment of the organization and communication of the strategy throughout the business (Vojko Potocan, 2019). Taking the concept a bit further, (Olusadum, N.J. & Anulika, N.J. 2018). identified the weakness of traditional measurement systems because of their uni-dimensional and backward looking nature. This led to the development of inaccurate performance measurement frameworks which viewed business performance through more than one perspective. Organizational performance is very often associated with expression like success, effectiveness, maximized utility, improvement, productivity, accountability etc. (Vojko Potocan, 2019).

### **Employee Training and Development**

Formal training and development is considered any endeavor to enhance existing or prospective workers by enhancing their ability via learning, generally by a change in attitude or an increase in skills and knowledge (Vojko Potocan, 2019). Training is defined as teaching specific abilities, whereas development refers to the learning opportunities meant to assist people in growing professionally. To train someone, you must first educate, instruct, develop, and arrange for that person's future experiences. Organizational goals may be achieved more effectively when the interests of the organization and the personnel are integrated via training. To have a greater impact on performance, training must be well-designed and delivered.

Employee performance can only be improved with proper training. Effective training and development programs are critical to organizational commitment or "the relative degree of an individual's identification and participation in a specific organization." Organizations that have a keen understanding of their workforce's training requirements develop plans to meet those needs. Investing in staff training leads to measurable gains in communication and performance expertise, as well as a longer period of employee retention. There are also substantial gains in profit and a higher proportion of reported pleasant working relationships when programs focus on communication skills with coworkers (Certo, S. C. 2019). Evidence suggests that education and training improve work performance, job satisfaction, and organizational commitment<sup>51</sup>. In addition, insufficient work training can lead to poor performance analyses, leading to dissatisfaction and conflict among employees.

More money spent on training and development will aid all firms in retaining more staff. A firm that invests in education and training will gain a competitive advantage, increase productivity, and increase employee loyalty. To a great part, this is because training and development, whether or not it is a top priority for the company, is viewed as important to employee retention. This is true even if employee retention is not an urgent concern. Training will only become more critical as operational models like "The Learning Organization" or "Knowledge-Based Organization" continue to gain traction in today's corporate environment. It doesn't matter how you look at it, retention shows a desire to hold on to your best employees, but it's also about maintaining and managing the talents a company needs to succeed. To begin with, providing training is a way to help people improve their abilities. A powerful company model results from offering what recipients value highly and reaping the rewards as a result.

### **Up-skilling through Training and Development**

Training is considered as the process of improving the existing skills, knowledge, exposure, and abilities in an individual (A. Gazaryan. 2016). Training is an organized increase from the know-how skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation. Moreover, it also enhances the capabilities of panel of employees in very effective way by motivating them and transforming them in to well organize and well-mannered, that ultimately affects the performance of organization. Training is an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers. Training extends the production of the organization. Trainings is an active means to enable individual to make use of his capability and his potential capability. Training is only considered when people of an organization looking for promotion of rank. Some employees prefer training to improve professional skills that help them to work more efficiently. Professional training enhances knowledge then otherwise. Training is very important for development of an organization.

Training is an on-going and continuous process which aimed to achieve better employee performance through improving employee attitude and the way employee behaved at work. It is also an action of upgrading employee skills for a specific task. Steps taken to improve knowledge, skills and capability of an employee are known as training (A. Gazaryan. 2016). It is essential for training to take place in any organization to ensure employee's skills is always up to par with the market standard especially in today's era of fast changing environment and technology, and to constantly uphold the quality of work. With training, employee would be able to adapt to the ever-changing situation and manages daily work operation while maintaining or even improving their job performance, as training prepared employee to be ready for any huddles and also reduces employee resistance to change

### **Concept of Motivation**

Motivation comes from the motive word, which means encouragement (Amundsen, S., & Martinsen, Ø. L. 2015). Motivation can be referred to as a condition that affects someone to do action with a specific purpose. Motivation is a desire for people to cause the person to take action. Motivation is a process that accounts for individual's intensity, direction and persistence of effort toward attaining a goal. Motivation is a condition in one's person who encourages the desire of individuals to carry out certain activities in order to achieve goals (Amundsen, S., & Martinsen, Ø. L. 2015). Motivation can be interpreted as actions that affect individuals to carry out activities in order to achieve goals. Motivation is an important part of understanding behavior. Motivation consists of these three interacting and interdependent elements, i.e., needs, drives, and incentives. It is a firm belief of management researchers that, organizational goals are unattainable without enduring commitment of the members of the organization. Motivation is a human psychological characteristic that contributes to a person's degree of commitment. Motivation refers to the resolution of achieving a goal, marked by a goal directed behavior. When we refer to someone being motivated, we imply that the individual is trying hard to perpetrate a certain task. However, motivation alone cannot suffice what we require to consummate that task with utmost efficiency. Ability – having the skill and knowledge to perform that task is also significant in this regard. Sometimes it becomes the determinant of effectiveness. Motivation is one of the organic functions of management. Good motivation can strengthen commitment and lead to improved performance, while good performance can improve organizational performance and lead to satisfaction (Amundsen, S., & Martinsen, Ø. L. 2015).

Motivation is divided into two major types, extrinsic and intrinsic motivation.

### **Intrinsic Motivation**

Intrinsic motivation is far difficult to define and pinpoint. Intrinsic motivation is linked to work content which happens when employee executes an action from which he develops gratification for simple appealing effort (Amundsen, S., & Martinsen, Ø. L. 2015).. This motivation comes from within and they serve a sense of self-satisfaction. It is important but difficult to create as it comes from individual. It refers to behavior that is driven by internal rewards. In other words, the motivation to engage in a behavior arises from within the individual because it is naturally satisfying to you. Intrinsic motivation is fueled by taking part in activities that you genuinely enjoy and do not feel pressured or obligated to do. Motivation is what determines what we do, how we do something and how much we accomplish. It has been tested and proven that our performance is only as great as our motivation. The less inspired we are, the poorer our performance. If your peers are unmotivated and your surroundings feel toxic, your only source of inspiration will be for oneself. Intrinsic motivation represents an individual urge to learn and work. Intrinsic rewards refer to those incentives that have been given to the employees of an organization. An intrinsic reward is an internal reward that employees achieve from completing their tasks or projects successfully.

### **Extrinsic Motivation**

Extrinsic motivation refers to action or behaviour performed in the hopes of receiving an external reward or outcome. Extrinsic motivation could be used to motivate a whole group, thus increasing productivity in workplace or creating a better learning environment. Also, extrinsic motivation is reward driven behaviour. Extrinsic

motivation, rewards or other incentives like praise, fame or money are used as motivation for specific activities. Meadows- Fernandez gave examples of extrinsic motivation which include competing in sports for trophies, completing work for money, customer loyalty discounts, buy one get one free sales, frequent flier rewards, helping people for praise from friends or family, doing work for attention, either positive or negative, doing task for public acclaim or fame, doing task to avoid judgment and completing coursework for grades. It is also known as behaviour that is driven by external rewards such as money, fame, grades and praise (W. Zheng, B. 2017) .

Extrinsic motivation involves engaging in a behavior in order to earn external feedback like rewards, compliments, medals and recognition or avoid punishment and off -putting criticism. Extrinsically motivated people focus more on outcome rather than the (positive) emotions associated with their behavior. Extrinsic motivation is common and it drives most workers to perform job duties. One common examples of extrinsic motivation is the pay structure. Sometimes, extrinsic motivation can be non-monetary. International recognition from management and colleagues can be a major motivating factor. Work environment with a lack of intrinsic and extrinsic motivators often suffer from low performance as no reward is available for the work completed.

#### **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." (W. Zheng, B. 2017). 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.

#### **Money Deposit Banks**

The Nigerian deposit cash banks are the most essential savings, mobilizing and monetary aid allocation institutions. Their capabilities make them a vital quarter of the economic system and strong pillar inside the monetary boom and improvement. Nigerian deposit money banks, also known as classified ads banks, are economic establishments that provide offerings such as accepting deposits and giving loans to people and business humans. Deposit Money Banks play an important feature in the growth and development of a nation; the main role of using banks is to make sure good enough drift of money to service deficit sectors inside the economy and facilitate the movement of price range among financial gadgets. This motion called intermediation is usually from gadgets of supply to devices of deficit/ needs (Dahie, A. M. Jim'ale, M.M. & Ali, A.Y.S. (2019).

### **IV. Theoretical Framework**

#### **Maslow's Need Hierarchy Theory**

One of the better known theories of motivation is Maslow's Need Hierarchy Theory. It was proposed that all individuals have a specific set of needs which is needed to be fulfilled over a course of lifetime (Eva, H. Meacham 2019). This is the broad theory on the development of human and its application is generally considered to be the adult years, thus the industrial application is that people strive to meet their needs in a work environment. Maslow arranged the needs in a hierarchical order and proposed that individual have five basic set needs;

Physiological needs, Safety needs, Love needs, Esteem needs and Self-actualization needs. The need that is unsatisfied at any given time is the need considered to be the most important. Initially the Maslow's research theory was cross-sectional design; recently longitudinal studies have been used to support the cross-sectional studies. Maslow's theory has the relationship to work motivation. It is in this longitudinal study that examines the changing priorities of the needs

as other needs reach an acceptable level of satisfaction. Work motivational factors change over the period of time.

**Psychological Need:** Psychological needs are literal requirements for human survival. Air, food and water are metabolic requirements for survival for all humans. An individual to satisfy these psychological needs is greater than the drive to satisfy any other type of need. These needs are satisfied through the wages and salaries paid by an organization (Locke, 2001).

**Safety Need:** With their physical needs relatively satisfied, the individual's safety needs take precedence and dominate behavior. In the absence of physical safety-due to war, natural disaster, family violence, childhood abuse

etc. people may re-experience post- traumatic stress disorder or trans-generational trauma. In the absence of economic safety- due to economic crisis and lack of work opportunity- these safety needs manifest themselves in ways as a preference for job security, grievance procedure for protecting the individual from unilateral authority, insurance policies, reasonable disability accommodations, etc. Safety and security needs include: personal security, financial security, health and well-being, safety net against accidents/illness and their adverse impacts.

**Love and Belonging:** Human need to feel sense of belonging and acceptance, weather it comes from a large social group, such as clubs, office culture, professional organizations, sport teams or small connections (family members, inmate partners, mentors, confidants). They need to love and be loved by others.

**Esteem Need:** All humans have a need to be respected and to have self-esteem and self-respect. Esteem presents the normal humans desire to be accepted and valued by others. People need to engage themselves to gain recognition and have an activity/ activities that give the person a sense of contribution, to feel self-valued, to be it in a profession or hobby.

### **Herzberg's Two Factor Theory**

Herzberg and his colleagues introduced the "Two Factor Theory" in 1959, which has since become one of the most well-known ideas in management. Based on semi-independent interviews with 203 accountants and engineers from a Pittsburgh-based business, he conducted his research (B. Pinprayong and S. Siengtai 2019). The study's goal was to find out when participants felt good or bad about their jobs. To begin, participants were asked to describe in detail when they felt good about their work, and then to describe in great detail any times they felt negative about their work. Herzberg classified work aspects into important groups based on the responses to these questions. One of the major "motivators" and the secondary "hygiene" are both credited to him. According to this theory, extrinsic factors such as company policy, interpersonal connections, operating conditions, salary and reputation were cited as the primary source of hygienic aspects in employees' accounts of the harrowing experiences (adverse occasions). These aspects have to do with the workplace and can rarely provide a genuine sense of active pleasure.

Job discontent occurs when these characteristics go below what the employee considers to be acceptable levels. The only thing a person can hope for when fulfilling the hygiene criteria is to keep them from experiencing job unhappiness and resulting in subpar work performance. Due to the hygiene aspects' lack of responsibility and accomplishment opportunities, employees have minimal possibility of self-actualization. On the other hand, motivators (like as accomplishments and rewards) were linked to the job's substance and nature were primarily found in workers' accounts of the positive events that took place (positive events). (B. Pinprayong and S. Siengtai 2019). This means that the only way to keep your staff happy and motivated is to use motivational tools. There will be no work discontent if these variables are absent, but the outcome will be the same as that of those present. As a result, achieving job satisfaction requires completing two steps. By fulfilling the hygiene aspects of the employee, it is possible to remove job discontent to the point of 0% satisfaction (neutral state). Using the motivators, the employee's work happiness may be boosted from zero to one hundred percent. For Herzberg, satisfaction and dissatisfaction were not opposites; instead, Herzberg thought satisfaction and the factors that lead to it were distinct from those that lead to job dissatisfaction. Herzberg held that zero satisfaction was the opposite of satisfaction, while zero dissatisfaction was the opposite of dissatisfaction.

As a result of elucidating the many origins of workplace attitudes, the Two-Factor Theory has significantly contributed to management understanding. In industrial psychology, it was a significant source of inspiration for academics and created a ton of new ideas. For example, by stressing that management is not inspiring their employees' while focused just on hygienic aspects; Herzberg's theory shed light on the substance of work motivation, showing that only a difficult task which contains the prospect of accomplishment may inspire individuals. Many studies indicate broad support for Herzberg's concept that variables contributing to job satisfaction (motivators) are distinct from and not simply opposing those leading to job unhappiness, as well as some support for Herzberg's theory (hygienes).

### **Empirical Framework**

The association between continuous professional development and job performance of nurses has been examined in Indonesia. The researchers sampled 149 nurses to answer the questionnaires. The results of the research showed that there is a moderate positive correlation between continuous professional development and job performance of nurses ( $r=0.42$ ,  $p=0.0001$ ). The study concluded that there should be an improvement in continuous professional development programs for nurses to enhance their knowledge, skills, and attitude. The outcome of the research showed that nurses attend continuous education to improve their knowledge on the current nursing practice, to maintain professional status, improve their clinical skills and have an academic degree.. The study concluded that

effective nursing administration has to seek the need to involve nurses in continuous professional development which is where upskilling comes in.

A study of motivation on employees' performance in the Nigerian Banking Industry was examined by (Olusadum & Anulika 2018). The study was conducted in the area of Lagos Island, Nigeria and population consisted of 5 selected banks in that location. The design employed for the study was descriptive-correlation survey method. The selected banks are First Bank of Nigeria, Guaranty Trust Bank, Diamond Bank, Zenith Bank and Wema Bank. The sampling technique used was convenience sampling technique. The instrument used in the study was a questionnaire designed by the researcher, which was administered to respondents. 80 questionnaires were distributed to the employees of selected banks, of which 67 were returned. Data was analyzed based on the responses of the questionnaire that will be administered. The statistical tool used was the Statistical Packages for Social Sciences (SPSS).

The SPSS was used to analyze the information gathered. The Simple Linear Regression was used to test the effect between employee motivation and performance. The main finding of the study clearly evidenced that motivation has an effect on employees' performance. A study to evaluate the effect of motivation on job satisfaction and organizational performance in the context of container shipping companies in Taiwan was examined by (Dahie, A. M. Jim'ale, M.M. & Ali, A.Y.S. 2019). Factor analysis was used to summarize a large number of motivation, job satisfaction and organizational performance attributes to identify the crucial factors. Reliability tests based on Cronbach's alpha and corrected item-total correlation co-efficients was used to test the internal consistency of questionnaire responses. Multiple regression model analysis was conducted to examine the relationships between motivation, job satisfaction and organizational performance. Their results indicated that remuneration and job performance had a positive effect on financial performance dimensions such as return on assets, turnover growth rate and profitability while job environment and job autonomy had a positive effect on non-financial performance dimensions. The findings imply that employees' in container shipping companies perceive that providing incentives, such as more bonuses, dividends and stock allocation, as well as the chance to work alone could improve organizational performance.

Several researchers and scholars of human resource development tried to examine and highlight the relationship between human resource development and organizational performance and effectiveness. The influence of human resource development practices on organizational effectiveness by considering the role of employee competencies has been explored. The study found out that HRD practices have an impact on employee competencies in enhancing organizational effectiveness. The impact of human resource development interventions on organizational effectiveness by means of employee competencies has been examined. It was observed that HRD interventions have a significant impact on the building of employee competencies which are positively improving organizational effectiveness<sup>1</sup>. The effect of human resource development contributions on organizational performance has been investigated. Both types of HRD contributions strategic value and transaction effectiveness significantly enhanced organizational performance. Both HRD and HRM have a critical contribution to the development, furthering of knowledge, and application of theories in improving HR service delivery and its impact on organizational performance. The significance and power of human resource development based on its ability to engage and respond to stakeholder expectations and involvement in organizational change efforts. Human resources development strategies in an organization play a key role in improving employees' competencies that contribute, in aggregate to organizational performance.

The effectiveness of training and development on employees' performance and organization competitive advantage in the Nigerian banking industry has been examined. The researchers used the descriptive research method using two hundred and twenty three valid questionnaires which were completed by selected banks in Lagos State, South-West Nigeria using simple random sampling technique. The data collected were analyzed using descriptive statistics to represent the raw data in a meaningful manner. The results showed that a strong relationship exists between training and development, employees' performance and competitive advantage. Summary of the findings indicates that there is strong relationship between the tested dependent variable and independent construct. A study explored employee training programs in the university libraries of River State University of Science and University of Port-Harcourt in Nigeria. The researchers administered questionnaires among librarians in the said universities and found that the success or failure of a training program depends much on the type of staff educational attainment and the skill they acquired from the training.

### **Gaps in Existing Literature**

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Various studies have shown that upskilling of employees is an important component of HRM practices and enhances the human capital level in the money deposit banks due to the fact that training improves engagement and increases the level of employee performance. It also gives room for on-the-job learning and career development, which is vital to eradication of under-performance in the organization.. For example, a study was conducted in a cement company in Ogun State and it afforded us the opportunity to discover that training was the most important HRM practice for developing relational and balanced contracts. However, the study was done in the cement production sector and not in the banking sector.

Furthermore, the lack of sufficient empirical studies within the country justifies the need to conduct research in this area. This is because the findings from other studies might be quite different from what will be drawn from this particular study. The difference might originate from the nature of the data, organizational operations, and geographical location. Therefore, this particular study intends to fill this gap by laying out the impact of upskilling models as measures for curtailing under-performance in selected money deposit banks in southwest Nigeria.

**V. Methodology**

This chapter presents a detailed description of research design, study population, sampling and sampling procedure, research instrument including its validity and reliability, method of data collection, method of data analysis and limitations of the study. This present study employed a cross-sectional survey design approach which is consistent with the most frequently used research design approach in entrepreneurial studies in literature employing questionnaires as the main research instrument. The population for this study is randomly-selected lower and higher cadre staff of selected deposit money used for the purpose of this study; the population is 49. This study employed Simple and Multiple Regression Analysis to predict the impact of the independent variable(s) on the dependent variable using Statistical Packages for Social Sciences (SPSS).

**Findings**

The analysis was based on the forty-nine (49) copies of questionnaires that were retrieved fully completed and validly used for study.

**Table 1: summary correlation analysis showing Upskilling Measures influence on Under-performance level of staff of deposit money banks in Southwest, Nigeria**

Items		Upskilling Measures	Motivation
Upskilling Measures	Pearson Correlation	1	.975
	Sig. (2-tailed)		.000
	N	50	50
Under-performance	Pearson Correlation	.975	1
	Sig. (2-tailed)	.000	
	N	50	50
	Mean	25.56	26.78
	Std. Deviation	4.46	3.48

\*\* . Correlation is significant at the 0.05 level (2-tailed).

**Sources: Researcher’s field-report, 2022**

The correlation above shows that there is a significant relationship between upskilling measures and under-performance level of staff of deposit money banks in Southwest, Nigeria. The relationship is positive and significant (r = 0.975, p = 0.000 < 0.05). The findings incline that entrepreneurial upskilling measures has a significant positive effect on the performance level and output of the staff of the financial institutions

**Table 2: summary correlation analysis showing impact of Motivation on under-performance of staff in money deposit banks in southwest, Nigeria**

Items		Motivation	Under-performance
Motivation	Pearson Correlation	1	.975
	Sig. (2-tailed)		.000
	N	50	50
Under-performance	Pearson Correlation	.967**	1
	Sig. (2-tailed)	.000	
	N	50	50
	Mean	25.56	25.58
	Std. Deviation	4.46	4.83

\*\* Correlation is significant at the 0.05 level (2-tailed).

**Sources: Researcher’s field-report, 2022**

The correlation above shows that there is a significant relationship between upskilling measures and under-performance level of staff of deposit money banks in Southwest, Nigeria.. The relationship is positive and significant ( $r = 0.967$ ,  $p = 0.000 < 0.05$ ).

**Table 3: Summary of regression on joint prediction of Training and development on Under-performance of staff in money deposit banks in southwest, Nigeria**

R=.981 R <sup>2</sup> =.962 Adj. R <sup>2</sup> =.960 Std. Error=.808						
Model	Sum of Squares	Df	Mean Square	F	Sig. (p value)	Remark
Regression	756.635	3	378.318	578.953	.000	Sig.
Residual	30.059	46	.653			
Total	786.694	49				

**Source: Field Work, 2022**

As indicated above, it was found that the linear combination of the joint prediction of training and development on underperformance of staff of money deposit banks in southwest, Nigeria was significant ( $F_{(3,46)} = 578.958$ ,  $p < 0.05$ ). The result yielded a coefficient of multiple regression of  $R = 0.981$  and multiple R-square of 0.962. The result also revealed that Adjusted  $R^2 = 0.960$ ; indicating that about 96.0% of variance was accounted for by the independent variables.

**VI. Conclusion**

The study therefore concludes that the banks should initiate and implement career development policies towards effective succession planning which would sustain the organization in the long-run. Management should exhaust all internal talent before considering external talent especially when making promotion decision as this can significantly impact the overall of development achievement. Hence, the study recommends that management of the studied organizations should focus on goals, considered to be great place to work by employees, management should also involve employees in goal setting while also having a focused approach to achieving the same. Finally, money deposit banks should place emphasis on development achievement based reward systems to improve individual employee productivity.

**Suggestion for Further Studies**

The cross-sectional nature of the data will make it impossible of changes in performance level of staff in deposit money banks to be measured over time. For example, improvement in national economy could have significant effect on performance level. A sample size of 49 may not be large enough to generalize the findings of the study to the larger population of the employees of deposit money banks in southwest, Nigeria

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