TITLE

AN EVALUATION OF THE ROLE OF HUMAN RESOURCES TRAINING, DEVELOPMENT AND TECHNOLOGY IN ENHANCING THE EFFECTIVENESS OF BANKING SERVICES IN NIGERIA: AN ASSESSMENT OF THREE COMMERICAL BANKS

BY

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS IN BUSINESS ADMINISTRATION (MBA) TO THE DEPARTMENT OF MANAGEMENT UNIVERSITY OF NIGERIA ENUGU CAMPUS

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ABSTRACT

The practice of financial intermediation is a strong premise upon which banking services have been firmly anchored. A well-trained staff is an asset to the organization in which he works. As banks drift away from armchair banking to dynamic banking, the tough task for bank management is to align banking strategic process and application fast, right and all at once strong leadership well married with good application of modern technology become imperative.

This position sponsored the aim of this research work which was designed to find out the extent to which the interaction between well trained personnel and modern technology have on the operational efficiency within the banking industry.

Against this backdrop, four hypotheses were formulated and tested based on data collected using questionnaires and opinions of experts in the industry. These data were analyzed using the chi-square rule. Our findings showed that:

(1) Training of staff and adoption of modern technology have enhanced efficiency and effectiveness in service delivery of banks.

(2) Human resources training and use of modern technology has operated to meaningfully eliminate fraud in the bank.

(3) Human resources training and application of modern technology has brought about much positive changes in the product and service delivery by the bank to meet customer needs.

(4) Staff training and the use of modern technology have significantly reduced the average service time and attendant long queues of customers in the banks.

Based on these findings, the researcher therefore, recommended among others the following:

(a) The inculcation of training in the organizational policy to improve the level of efficiency and productivity.

(b) Proper equipping of organizations with necessary facilities for better skills development.

(c) Ensuring constant evaluation of training programmes to keep abreast with new developments within and outside the industry.

The research concluded that if all the problems mentioned in the literature review are tackled and recommendation followed, training in the banking industry will improve and efficiency will be enhanced.