



Human Resource Management: Impact of Employees' Relations and Training Practices of Listed Deposit Money Banks' (LDMB) Performance in Adamawa State, Nigeria

ANTHONIANGOZI IBELEGBU¹ and FRIDAY EKAHE ABANYAM^{2*}

¹Department of Business Education, University of Nigeria, Nsukka Enugu State, Nigeria.

²Department of Business Education, AmbrossAlli University, Ekpoma, Edo State, Nigeria.

Abstract

This study ascertained the impact of employees' relations and training practices of Listed Deposit Money Bank (LDMBs) performance in Adamawa state, Nigeria. Survey research design was employed. The population of the study consisted of 120 employees of the entire 14 branches of LDMBs listed in Nigerian Stock Exchange for the year 2019. Prior to the study, a sample size that provided a high effect size was ascertained through the use of GPower 3.1 software based on effect size $d = 0.8$, power $(1 - \beta = .95)$. Hence, 112 employees were studied. A structured questionnaire, with 28 items was developed by the researcher. The questionnaire was structured on a 5-point scale. A pilot study was carried out to predict powers and moderation effect of the variables by conducting a test using mean, independent t-test, and Analysis of Variance statistics. The real limit of the mean values was used to take decision on the entire items. Independent t-tests and analysis of variance were used for in-depth data analyses. It was concluded that employee relations, training and development practices have a positive impact on the performance of LDMBs in Adamawa State. /Based on the findings and conclusions of the study, the researchers recommended amongst others that listed deposit banks in Adamawa State should align their human resources management philosophy with societal culture so as to achieve required corporate results as well as bottom-line performance.



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Introduction

Adamawa State is one of the 36 States in Nigeria. Banking industries in this State play a vital role in

growing the State's economy. The economy of the State is based primarily on agriculture, but recently the economic structure in the state has begun

CONTACT Friday Ekahe Abanyam ✉ fabanyam@aauekpoma.edu.ng 📍 Department of Business Education, AmbrossAlli University, Ekpoma, Edo State, Nigeria.



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to shift towards the manufacturing and service sectors. In order to accelerate economic growth, the State government is focused on developmental strategies through competitiveness, productivity, innovativeness and entrepreneurship which could be achieved with the aid of banking sectors. Though the economy of the state is relying on the banking sectors to meet their financial needs, but their poor management of customers and staff related complaints have been largely criticized. It has therefore become a major concern for any company that intends to succeed in the face of stiff competition.

The generic name "Listed Deposit Money Bank (LDMB)" was adopted for all banks (Commercial and Merchant) operating in Nigeria since the commencement of universal banking in 2001. Bank, as a financial institution, is permitted to receive deposits, conduct monetary policy, and make loans.¹ Banks may also provide financial services such as wealth management, currency exchange and safe deposit boxes. Banks create liquidity for the public on the balance sheet by transforming relatively illiquid assets for example: loan commitments and similar claims to liquid funds.² Other tasks of banks are to ensure reduction in the rate of interest, foreign exchange, credits and liquidity risk. According to,³ the catalyst for growth and development of any economy lies majorly on the productivity and effectiveness of the banking sectors.⁴ stated that banking sector is generally considered as a key channel for financial intermediation in every economy.⁵ confirmed that a well-functioning banking system fast-track economic growth by providing services. These include deposit collection, providing business and auto loans, mortgage lending, and providing basic investment transactions, such as maintenance of various accounts as well as certificates of deposit activities. There are many deposit money banks listed in stock exchange with their branches spread across all over the country.

One of the most important resources in banks is the people. These are individuals working independently in their formal tasks towards accomplishing organizational goals and objectives. In banking sectors, there are boards of directors, chief executive officer (CEO), department heads, operation managers, human resource managers, supervisors, team workers, accountants, cleaners among

others. These groups of personnel perform different functions in the bank. While some are involved in decision making, others attend to customers. All of these activities put together determine the performance of the banks in Adamawa State, Nigeria.⁶ stated that human resource management (HRM) amongst others, involves a careful planning of the staffing to meet the organization's operational goals, and ensuring the right people are placed at their appropriate tasks of expertise. Human resources of an organization are those who carry out the day-day activities of the organization.⁷ pointed out that in the past, human resources are also referred to as members of staff, workers, team members, or employees. They are further termed personnel, manpower, operators, or workmen.⁸ stressed that banking sectors in Nigeria have received a lot of complaints on their human resource practices in recent times. This has therefore led to the call for the reform in the practices of managing human resources in banks in Adamawa State.

Human resource management practices (HRMP) is very vital in an organization. It involves a blend of people management practices that seem members of staff as assets who are skillful and committed to achieving organizational goals. Furthermore, HRMP are principles and applications guarding the functionality of top management. These practices seen as series of interrelated activities to attract, develop, and maintain the organization's human resources. The HRM concept has been widely adopted in organizational practices and is proven to be able to provide organizational opportunities to get the right employees.⁹

Performance is a measure that reveals the position of an organization. It provides information on the progress as well as the level of productivity of the firm.⁵ inferred that organization performance accentuates the plans organization needs to adopt in order to excel both in the immediate and long term bases. According to ¹⁰ organizational performance comprises of the actual an organizational output measured against the expected goals and objectives of the organizational goals and objectives.¹¹ argues that, with better human resources philosophy, staff performance can improve significantly.¹² stated that organizational performance is a function of the mutual efforts of engaged employees who experience more attachment and do things which

enhance organizational effectiveness.¹³ believed that human resource management practices will lead an organization to better performance in any situation. But, frequent complaints by bank managers on the shortage of skilled manpower have led to poor staff performance, hence affecting the functionality of the organization. The fact is if the poor banking performance as a result of poor employee relations continues unchecked, the negative impact would be much on the banking industry and the society at large. This therefore calls for the overhauling or better still, the training of staff for better productivity in the banks. The human resource practices adapted by an organization, to a large extent, plays a crucial role in determining the success or otherwise of such a firm. The core function of HR in LDMBs is, but not limited to aiding the performance improvement index of her people. Thus,¹⁴ suggest that management team of LDMBs need to evolve functional strategies to ensure the optimal utilization of staff members through competitive capacity building such as training; participatory decision making, and adequate motivational practices.

Employee relations entail providing and sustaining positive working relationships between an organization (banks) and the people (employees). Employee relation is achieved based on the culture instilled in such organization. The CEOs and other management teams are responsible for creating the right atmosphere for all employees by developing processes which encourage the application of the rules in a practical, transparent and fair manner, hence, the need for employees to be trained. Employees training, according to⁹, is a practice that focuses on developing workers' skills, knowledge, and attitudes in order to accomplish organizational goals. Providing regular exercises such as workshops, seminars n dot more on how to cultivate positive work and organizational culture can improve the performances of LMDBs.

Conversely, the observations notwithstanding, most studies linking the relationship between HRM practices and organizational performance have been carried out mainly in other climes, but not in Adamawa State, and also more commonly seen in the manufacturing sectors of the economy.^{15, 16,17,18, 19, 20} Their studies have shown a relationship that is positive between personnel management practices and the organization performances. Empirical

reviews have revealed dearth in similar studies carried out in developing nations.^{2,21} Additionally, Scholars in developing nation like Nigeria have not possibly authenticated the effectiveness of banking practices for which useful propositions can be made to stakeholders. An opening has been created for more evidential research to improve performances of banking institutions. Hence, the thrust of this study is to provide more empirical findings to support research findings in Nigerian as well as ascertain the impact employees' relations and training practices have on performances of LDMBs in Adamawa State, Nigeria.

Based on the major aim of this study, the following hypotheses were formulated:

Ho₁
Employees' training practices do not significantly impact the performance of LDMBs in Adamawa State.

Ho₂
Employees working experience have no significant impact on the performance of LDMBs in Adamawa State.

Ho₃
Significant difference does not exist in the opinions of employees on the rate of performance of LDMBs in Adamawa State.

²² carried out an empirical study to ascertain the impact training and development have on the performance of officers in some selected banks in India. Survey method was used. Data was collected from the websites of the Ministry of Finance of the Government of India, the Reserve Bank of India and the respondent PSBs themselves. Statistical tools like averages were used to analyze and interpret the data, duly supplemented by graphical and tabular representation. Appropriate interpretations were added to the tabulated and charted data. It was found that majority of the respondents believe that the quality of the T&D programmes arranged by the banking terms of improving the productivity of the officers has been average.

²³ studies take a look at Training and Development as a vital tool for organizational effectiveness. The result of the study revealed that staff training and

development has a significant effect on organizational effectiveness and that staff training and development has enhanced employees' performance in Sterling bank Nigeria Plc.²⁴ determine the effect of HRM strategies on commercial banks performances in Kenya. Survey research method was employed. The population was 2,738 employees from 46 banks. Stratified and purposive sampling techniques were used in selecting 349 respondents for the study. Analyses of data were done using tables, graphs and charts.. It was found that HRM practices have significant positive effect on performances of commercial banks in Kenya.²⁵ did a study on the impact of human resource accounting on the profitability of a firm. Findings revealed a positive relationship between training/development cost and the profit of the organization. Their submissions also showed organizational performance relies on the performance of the individuals that make up the organization. This finding implies that organizations do not exist in vacuity. Rather, employees and management team must work together to achieve its goal.

²⁶carried out a study on HR development as a correlate of performance of the banking industry in Ogun state, Nigeria. The study found that more than 50% of the total variation in the performance in each of the financial indicators except retained earnings with 49% was explained by human capital expenditure. Their result further submitted that training programmes have effect on the output of commercial bank staff.²⁷ conjectured that the most modern generation banks expend more on development of human resource more than their older counterpart. The authors observed that the quantum of employees trained and the length of trainings were low, in-house, and not related to their tasks.

²⁸carried out a study to examine the effect of HR outsourcing on organizational performance in Deposit Money Banks. The findings showed that there is a significant positive relationship between the variables of human resource outsourcing and organizational performance. The implication is that its effect on cost savings and productivity was as a result of outsourcing activities. The study therefore concludes that recruitment process outsourcing has significant relationship with organizational performance by moving the recruitment process to

a recruitment agency, time is saved by the managers for more efficient planning. There is a need to adopt effective strategies when outsourcing recruitment process because human resource is the most vital asset of any organization.

Another study was conducted by ²⁹on strategic role of human resource training and development on organizational effectiveness in Nigerian banking industries. The study ascertained best training tools needed to reduce employee waste, never-ending industrial accidents, fatigue, and absenteeism. The findings revealed that employees training significantly influenced organizational effectiveness not considering the fact that some of the observed banks failed because they send their employees on a training programme when they do not have the necessary equipment to practice when they return from such training programmes.

³⁰investigated the effect of human resource management on the performance of banks in Nigeria. The study used descriptive survey design. Questionnaire was administered on 397 staff of eight deposit money banks in Nigeria. Data was analyzed using ordinary least square. The result showed that human resource management significantly affects banks' performance. The study likewise findings revealed that reward and staff performance management have significant effect on the performance of banks, while staff resourcing has no significant effect on the performance of banks in Nigeria.

³¹conducted a study to ascertain strategic human resource management and public employee performance in National Bank of Egypt. Descriptive and quantitative research designs were used in data collection. The research found that selection procedures of the banks had a significant impact on employee performance. In the research carried out by ²⁰to determine the strategic human resource management practices (SHRNP) and their effect on perceived organizational performance at the National Insurance Corporation of Eritrea, using a population of 73 employees at the corporation's headquarters, the study found that the corporation had embraced a number of SHRMPs, however, their systematic implementation was hindered by poor structural policies or guidelines across the corporation. In addition, the findings discorded the challenges of

inadequate and highly qualified personnel – only one employee in the entire corporation had a master's degree and none had undertaken a course in actuarial science, which is insurance-specific. Furthermore, it was showed an evidence of very low staff mobility, due largely to few staff enrolment with working experiences of between 5-15 years at the corporation. The study also observed that the corporation needed improvement in the areas of motivation and performance management.

³²carried out an investigative study on how human resource management practices influence organizational performance in Bahrain Private Universities. Data were gathered using a set of questionnaire items to measure staff perceptions. 280 usable responses were received and the results were analyzed to determine the relationship between variables in the model using PLS (Partial Least Squares). The findings indicated that there was a direct relationship between HR practices and staff perceptions of organizational performance and. This relationship was mediated by effective use of strategic variables such as organizational culture, employee retention and employee commitment.

Similarly, ³³did a research to determine the impact of business process outsourcing sector in Sri Lanka. A structured questionnaire was administered on 237 executive level employees. Their findings showed a significant relationship in employee recruitment, selection strategies, and employee performance.

The review revealed that there have been attempts by different researchers at investigating the practices in various institutions and organizations. Some of the empirical studies reviewed indicated that there is a need for adoption and consistent implementation of appropriate human resource recruitment and selection, training and development as well as compensation in order to deliver on organizations' mandates. Other researchers observed several challenges hindering effective recruitment and selection of workers, which include but not limited to: poor human resource planning, ineffective job analysis, employee competence level, cost of employee selection, poor or lack of fictional human resource department, and working conditions of workers. Some of the literature insisted that inadequate provisions were made for the personnel motivation while other studies contradicted it. Again

others suggested a significant number of employees were not receiving adequate performance motivation. It therefore becomes pertinent to find out the impact of human resource management practices on the performance of LDMBs in Adamawa State, Nigeria. This is therefore, the gap this study seeks to fill.

Materials and Methods

Survey research design was employed. According to,³⁴ a research survey is one in which the totality of the population or representative sample is studied by gathering and analyzing data from the group through observation, focus group discussion, or a structured questionnaire. This design was considered appropriate to this study for the reason that this article aimed at collecting data and describing it in a systematic manner, on how to ascertain the impact of human resource management practices on the performance of LDMBs in Adamawa State, Nigeria.

The population of the study consists of 120 employees of the entire 14 branches of LDMBs (DMB) listed in Nigerian Stock Exchange for the year 2019. Prior to the study, a sample size that provided a high effect size was ascertained through the use of G*Power 3.1 software based on effect size $d = 0.8$, power $(1 - \beta = .95)$, Allocation ratio $N_2/N_1 = 1$ and statistical test (t tests—mean: Difference between two independent means (two groups)).³⁵ Based on the analysis, a sample of above 102 participants will be enough to give the required power to carry out the study. Hence, the entire 120 employees were studied since the population was of a manageable size.

A 28-item structured questionnaire developed by the researcher and titled, "Questionnaire on the Impact of Human Resource Management Practices on LDMB performances (QIHRMPLDMB)" was used to collect data for the study. The questionnaire was had two parts: I and II. Part I of the questionnaire elicited personal information about the respondents. Part II, which was further divided into three clusters (A - C) in line with the questions that guided the research. The questionnaire was structured on a 5-point scale with response options of strongly agree (5); agree (4); neutral (3); disagree (2); and strongly disagree (1). The performance questionnaire was rated on a 4-point scale of very high rate (4); high rate (3); low rate (2); and very low rate (1).

Table 1: Demographic distribution of respondents according to their status

S/No	Status	Frequency	Percent	Valid Percent	Cumulative Percent
1	CEOs	14	12.5	12.5	12.5
2	Operations managers	14	12.5	12.5	25.0
3	Human resource managers	14	11.6	11.6	36.6
4	Supervisors	78	63.4	63.4	100.0
	Total	120	100.0	100.0	

Source; Human Resource Department of respective Banks, 2019

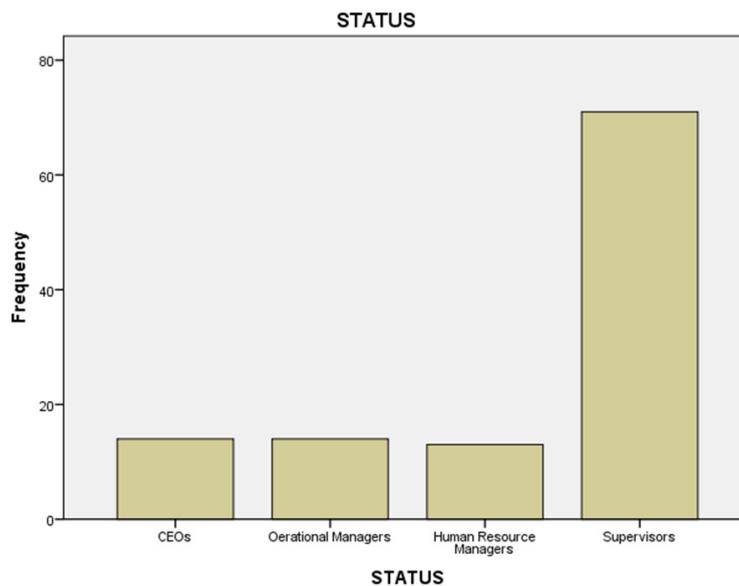


Fig. 1: Demographic distribution of respondents according to their status

The researchers carried out a pilot study to reliability of the questionnaire, survey techniques and pretesting of the instrument^{36,37,38} to ensure that the item statements clearly measure what it intends to achieve.³⁷ Pilot testing aided the researchersto ascertain validity or otherwise of the instrument. The predictor powers and moderation effect of other extraneous HRM variables on employees' performance was tested using descriptiveand inferential statistics such as mean, standard deviation, and analysis of variance. This wasdone with the use of Statistical Packages for Social Science software.

The real limit of the mean values was used to take decision on the entire items in each cluster as follows:items whose mean values fell within 4.50 – 5.00 were regarded as strongly agreed; those with

mean values within 3.50 – 4.49 were regarded as agreed; those with mean values within 2.50 – 3.49 were regarded as neutral while those with mean values within 1.50 – 2.49 were interpreted as disagree and those with mean values within 1.00 - 1.49 were interpreted as strongly disagreed.

Result

Analyses of Descriptive Statistics

Table 1 shows the result of the demographic distribution of respondents according to their status. The employees comprised of 14 CEOs, 13 HR managers, 14 operation managers and 71 supervisors of the LDMBs in Adamawa State. The choice of the population was because, these individuals perform different functions in the organization but are directly involved in human resource management in the banks. For instance,

while the CEOs make the rules and take decisions on issues concerning employees, the supervisors are to ensure the employees implement the policies towards chiding organizational goals. Their respective opinions and expertise was needed to add credence to the findings of this study. This information is further presented in the chart in figure 1:

Table 2 presents the distribution of respondents according to employees gender. The distribution shows that 61 female and 51 male employees were used in this study. The reason for this comparison was to determine the opinions of both gender on the impact of employees relations and training practices on LDMBs in Adamawa. This information is further presented in figure 2:

Table 2: Demographic distribution of respondents according to their gender

S/No	Status	Frequency	Percent	Valid Percent	Cumulative Percent
1	Female	61	54.5	54.5	54.5
2	Male	51	45.5	45.5	100.0
	Total	112	100.0	100.0	

Source; Human Resource Department of respective Banks, 2019

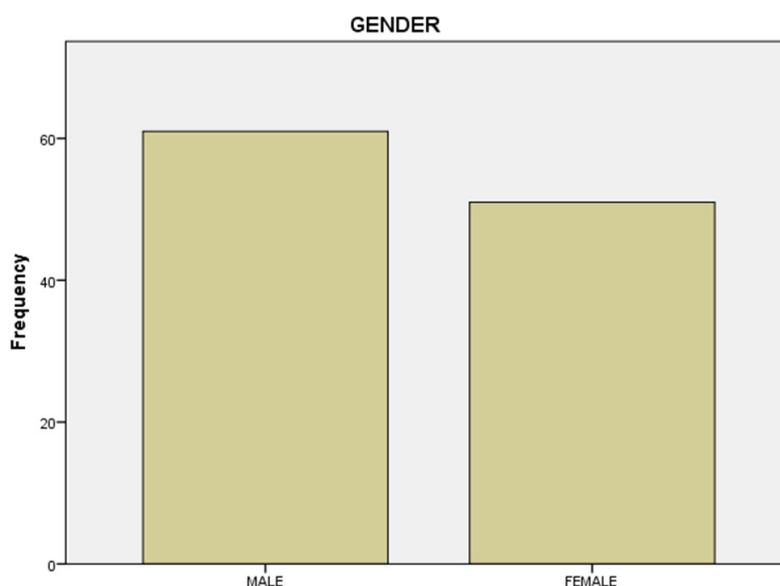


Fig. 2: Distribution of respondents according to their gender

Table 3: Demographic distribution of respondents according to their years of experience

S/No	Years of Experience	Frequency	Percent	Valid Percent	Cumulative Percent
1	Below 5	16	14.3	14.3	14.3
2	5 to 10	35	31.3	31.3	45.5
3	11 to 15	28	25.0	25.0	70.5
4	16 to 20	21	18.8	18.8	89.3
5	21 and above	12	10.7	10.7	100.0
	Total	112	100.0	100.0	

Source; Human Resource Department of respective Banks, 2019

The distribution in Table 3 shows that employees with working experience below 5, 5-10, 11-15, 16-20, and above 21 had population distributions of 16, 35, 28, 21, and 12 respectively. The essence of this comparison was to ascertain if employees'

years of experience influence their relationship as well as determine their level of performance in LDMBs in Adamawa state. This information is further presented in the chart in figure 3:

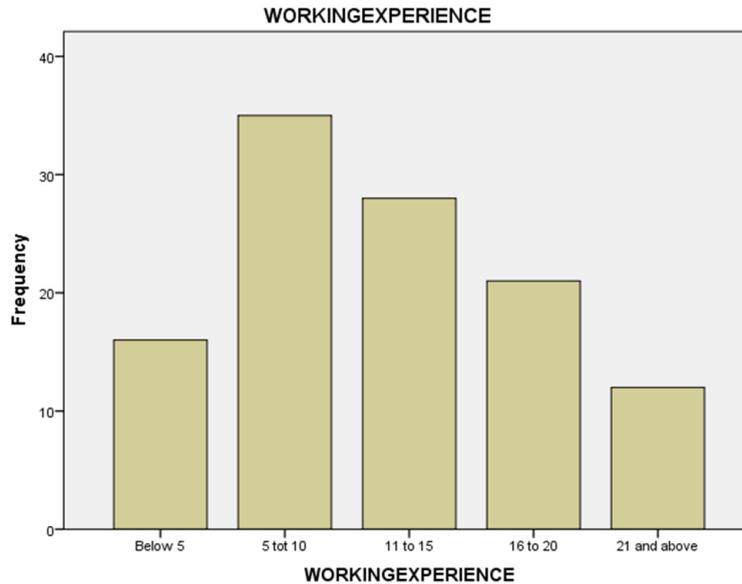


Fig. 3: Distribution of respondents according to their years of experience

Testing of Hypothesis

Hypothesis one was done to compare opinions of CEOs, operation managers, human resource managers, and supervisors to ascertain whether or

not employees' training practices significantly impact the performance of LDMBs in Adamawa State. The analyzed result is presented in Table 4:

Table 4: Analysis of variance test on the impacts of employees' training practices on LDMBs' performance

Source of diff	Sum of Square	df	Mean square	F-ratio	P-Value (sig)	Rmk
Between groups	2.010	3	.670	2.476	.065	
Within groups	29.221	108	.271			NS
Total	31.231	111				

Source: the researchers

Table 5: Analysis of variance test comparing opinions of employees on the impact of working experience on LDMBs' performance in Adamawa state

Source of diff	Sum of Square	df	Mean square	F-ratio	P-Value (sig)	Rmk
Between groups	49.316	4	12.329	72.427	.066	
Within groups	18.214	107	.170			NS
Total	67.530	111				

The result in Table 4 reveals a p-value of 0.65 as well as an F-ratio of 2.476 implying that no significant difference exist among the opinions of employees on the impacts of training practices on LDMBs' performance in Adamawa State. Therefore, hypothesis one was accepted.

Hypothesis two was done to compare opinions of CEOs, operation managers, human resource managers, and supervisors to ascertain whether or not employees working experience have significant impact on the performance of LDMBs in Adamawa State. The data collected was analyzed and presented in Table 5:

Table 5 presents the summary of the responses of employees on the impacts working experience practices have on the performance of LDMBs in Adamawa State. Table 5 shows an F-value of 72.43 as well as a Probability value of 0.66, revealing that no significant difference existed in the opinions of

employees on the impacts of working experience on LDMBs' performance in Adamawa State. Thus, the hypothesis of no significant difference was upheld. Hypothesis three was carried out to ascertain whether or not significant difference existed in the opinions of CEOs, operation managers, human resource managers, and supervisors on the rate of performance of LDMBs in Adamawa State. The data collected was analyzed and presented in Table 6:

Table 6 presents the summary of Analysis of Variance test of the responses of employees on the rate of performance of LDMBs in Adamawa State. The Table indicates an F-value of 22.76, also with a probability value of 0.01, revealing a significant difference in the opinions of employees on the rate of performance of listing deposit money banks in Adamawa State. As a result, the hypothesis of no significant difference was rejected. Post-hoc test using Bonferroni multiple comparisons analysis method as presented in Table 7.

Table 6: Analysis of Variance test for comparing the mean ratings of employees on the rate of performance of LDMBs

Source of diff	Sum of Square	df	Mean square	F-ratio	P-Value (sig)	Rmk
Between groups	8.526	3	2.842	22.762	.001	
Within groups	13.485	108	.125			S
Total	22.011	111				

Table 7: Post-hoc Test comparing the opinions of employees on the rate of performance of LDMBs in Adamawa State

S/n	(I) Employees' Status	(J) Employees (compared)	Mean Difference (I-J)	Std. Error	Sig value	Remarks
1	CEOs	Operation Managers	-.44898*	.13356	.006	S
		Human Resource Managers	-.46939*	.13610	.005	S
		Supervisors	-.80540*	.10333	.000	S
2	Operation Managers	Human Resource Managers	-.02041	.13610	1.000	NS
		Supervisors	-.35642*	.10333	.005	S
3	Human Resource Managers	Supervisors	-.33602*	.10660	.013	S

Key: Std=Standard; Sig=Significant; NS= Not Significant; S= Significant

As presented in Table 7, the post hoc analysis result revealed that the Human resource managers

differ significantly in their opinions from that of the CEOs, Operation managers and Supervisors on

the rate of performance of LDMBs in Adamawa State. This implies that the CEOs, Operation managers and Supervisors were in agreement on the rate of performance of LDMBs in Adamawa State. In contrast, the Human resource managers disagree with the CEOs, Operation managers and Supervisors on the rate of performance of LDMBs in Adamawa State.

Discussion of the Findings

No significant difference was found on the impact of training practices on LDMBs' performances in Adamawa State. The findings of this study on training and development were in consonance with the report of²⁰ who reported that training and development have become the most important factor in the business world today, because training increases the efficiency and the effectiveness of both employees and the organization.³⁹ indicated that training have a clear effect on the performance of employees.

The findings of this study are in consonant with⁴⁰ who found that on the job training, training design and delivery style significantly have positive effect on firm's performance. The findings of this study were in consonance with the report of 3 who reported that training and development have become the most important factor in the business world today, because training increases the efficiency and the effectiveness of both employees and the organization.⁴⁰ in a study also reported that the following issues are relevant to employees training and development effectiveness: organization The findings of this study were in consonance with the report of 3 who reported that training and development have become the most important factor in the business world today, because training increases the efficiency and the effectiveness of both employees and the organization.⁴¹ in a study also reported that the following issues are relevant to employees training and development effectiveness: organization

Likewise, the findings conformed with the findings of⁴² who investigated evaluation of human resource talent management practices in Nigerian universities taking cognizance of the impact of ownership type and age and found that conducting regular training need assessment, ensuring employees are involved in making decisions regarding their training and providing employees with learning

opportunities designed to help them grow for future use among others. The findings of the study equally supported that of⁴³ who investigated the roles of talent management and industry image on attracting and retaining staff in telecommunication industries in South-East, Nigeria and found that the talent management tasks such as attracting, recruiting, training and development, compensation positively influenced employee's attraction and retention on the job.⁴⁴ assessed the impact of training on organizational effectiveness using the case of selected public sector organizations in Nigeria and found positive co-relation between training and organizational effectiveness. It is worthy to note that best performing institutions are those who invest a lot on their employees by equipping them with the relevant skills.

Furthermore, the study found no significant differences on the responses of banks' employees on the impact of workers relations on performance of listed banks in Adamawa State. Similarly, the study revealed that listed money banks with good employee relations have better performance in terms of return on investment, undertaking transactions in bonds, currencies, equities options, asset management, hedge fund management, relationship management, identification, assessment and management of risk. These findings support^{40, 45, 46} who stated that workers who better motivated tend to have higher productive ratings than those who are less motivated. Also, this study discovered that employees' motivation can be achieved by adopting effective human management practices. This findings lay credence to.^{11, 47, 4, 49}

Conclusion

In banking sector, skilled manpower is in short supply; this scenario led to the scarcity of human resources both in quality and quantity, thus, diminishing the quality of operations of most banks- a situation which led to poor performance of staff. The study therefore concluded that no significant differences in the opinions of CEOs, operation managers, human resource managers, and supervisors on the impacts of training practices, and working experience on the performance of LDMBs in Adamawa State. However, significant difference was noticed in the opinions of employees on the rate of performance of LDMBs in Adamawa State.

Based on the findings and conclusion of the study, the researchers recommend that listed deposit banks in Adamawa State should: align their human resources management philosophy with societal culture so as to achieve required corporate results as well as bottom-line performance; develop and document strategies for training and determine what each employees needs at a time.

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Conflict of Interest

There is no conflict of interest

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