

Human Resource Management and Employee Job Satisfaction: Evidence from the Nigerian Banking Industry

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Abstract

The paper examines the effect of human resources management (factors) on employees' job satisfaction using data collected from two banks in the Nigerian banking industry. The study attempts to determine the effect of training and development on employee job satisfaction; to determine the influence of working conditions on employee job satisfaction and to determine the impact of human resources factors on employee job satisfaction. The survey instrument used in the collection of data was the questionnaire. The population of the study covered the entire staff of Intercontinental and Ecobank and the sample size of 200 employees were selected, using the simple random sampling techniques. Correlation and Regression analysis was adopted and the data generated was in line with the objectives of the study. The hypotheses were tested, and valid result was achieved i.e. Human Resources Management has an effect on employee job satisfaction. This suggests that for organization to develop, it must invest more in the human capital. The business environment is dynamic and there is need for organizations to adopt strategies to motivate and equip their staff, so as to ensure their loyalty and be source of competitive advantage.

Keywords: Training & Development, Working Condition, Job Satisfaction

1. Introduction

The Nigerian Banking Sector witnessed shocks and distress in the recent past as a result of the economic meltdown in the western hemisphere. The meltdown and the consequent restructuring in the banking sector has had significant effect on the human resource management practice and employees elements employed in the sector. Indeed, the sector has been characterized by reduction in the number of banks and uncertainties, which further aggravated the security of jobs in the sector (CBN Financial Stability Report, 2010). This espoused situation has had significant effect on human resource management (HRM) in the sector. External pressure on this sector has created need to train and re-train the workforce to cope with the changing needs. The intervention of the regulatory authorities, the multi-faceted demand on the sector employees required that not only should they be trained, but a conscious effort is needed to secure their job satisfaction, in order to secure maximum contribution to the banking sector's growth. Therefore, the need to secure willing contributions from employees places HRM functions at the centre of organizational performance improvement effort. However, in the recent past, it is been recognized that managers focus more on output rather than developing and training their employees with skills so as to be more productive and satisfied (Gazioglu & Tansel, 2006; Barrows & Wesson, 2000). It is evident that with the development in the sector staff that lacks proper training in the evolving competitive landscape would become redundant with their old knowledge and skill being obsolete.

Due to the dynamic and competitive nature of the banking environment, an innovative HRM practices have to focus on equipping employees with new and diverse skills, and also to ensure flexibility of employees so as to be able to respond to change. HRM practices need to consciously revolve around provision of issues that not only enhance job security but make the employee satisfied on the job with increased job security and satisfaction (Barrows & Wesson, 2000). This derives from the fact that the best asset in an organization is the people, and not just people, skilled and competent people which need to be managed effectively to ensure job satisfaction. However, the situation in the Nigerian Banking Sector have potentials for high attrition rate due to

lack of job security and satisfaction occasioned by adjustments in the industry. There have been many justifiable factors that affect retention, which are company image, learning opportunities, performance recognition and rewards and working conditions (Abraham & Medoff, 1984). The retention policy involves strategies put in place to make employees comfortable at work so as to improve their job satisfaction to enable the workforce remains in that organization (Abraham & Medoff, 1985). Any other practice otherwise would reduce the satisfaction of employees. Consequently, this research is undertaken to address the problems of HRM and seeking how job Satisfaction can be achieved by employees through an effective human resource management, and also determining solutions to the prevailing problem. The paper investigates the effect of HRM such as Training and Development; Staffing Level; and Working Condition, which form major concepts of HRM functions in the Nigerian Banking Industry. In order to achieve these research objectives the paper reviews literature on HRM and Job satisfaction; Staffing Level and Job Satisfaction; Training & Development and Job Satisfaction; and Working Conditions and Job Satisfaction.

2. Review of the Literature

2.1. Human Resource Management and Job Satisfaction

The concept of HRM underpins the human side of the management and enterprises and employees' relations with their organizations and its purpose is to ensure that the workforce of companies are effectively and efficiently utilized in a way that the employer obtains the greatest possible benefits from their abilities and similarly, the employees obtain both material and psychological rewards from the services rendered. Businesses rely on effective human resource management to ensure that they hire, train and develop good employees and that they are able to respond to the grievances of employees in order to have some satisfaction on their jobs. Human Resource Management specialists determine the number and type of employees that a business will need over its first few years of operation. In addition they are responsible for staffing, which involves recruiting employees to occupy newly created positions and in some cases to replace vacant positions (Huselid, Jackson, & Schuler, 1997). A division of HRM engages in

training of its staff in order to encourage workers satisfaction on the job (Laursen, & Foss, 2003). Similarly, Human Resource Administrators implement and manage compensation plans and benefits packages for employees. Essentially, this aspect has been argued to be part of the substantive issues link with employees' dissatisfaction, if not timely and adequately addressed (Guest, 2002; Marchington, & Zagelmeyer, 2005).

Human Resource Management is a set of interrelated policies with an ideological and philosophical underpinning and these policies are classified under four aspects vis-a-vis (i) constellation of beliefs and assumptions; (ii) strategic thrust informing decisions about people management; (iii) the central involvement of line managers; and (iv) reliance upon a set of 'levers' to shape employment relationship (Storey, 1989). The human resource management activities can be summarized briefly under five major domains: (i) organizational design; (ii) staffing; (iii) performance management appraisal; (iv) employment training and organization development; and (v) reward systems, benefits and compliance (Berdamine, 2004). The overall purpose of human resource management is to ensure that the organization is able to achieve success through people (Armstrong, 2006). As obtained in the literature, Ulrich and Lake (1990) argue that Human Resource Management systems can be the source of organizational capabilities that allow firms to learn and capitalize on new opportunities. However, as obtained in the literature, HRM is said to be concerned with achieving the following: organizational effectiveness; human capital management; knowledge management; reward management; employee relations and meeting various needs (Armstrong, 2006).

Generally, high job satisfaction is connected with high productivity, low turnover rate and low absenteeism (Hackman & Oldham, 1975). Wong (1989) in his study on the impact of job satisfaction among secondary school teachers in Hong Kong opines that low level of commitment and productivity among the teachers is directly linked with the level of job satisfaction, which was lower than expectation. Further, Wong recorded that teachers were willing and ready to change jobs as soon as opportunity presents itself; it is evident therefore, that job satisfaction plays an important role in employee's decision to change job. Emphasis is placed on the employers' expectation regarding employee's high performance and it is essential to bring it to fore that employees' satisfaction is a function of employee

performance and organization performance (Shen, 2010). With this understanding, we shall proceed further to discuss job satisfaction.

The authors in literature of job satisfaction have defined job satisfaction in various ways. Job satisfaction is a combination of cognitive and affective reactions to the differential perceptions of what an employee wants to receive compared to what he or she actually receives (Boyt, Lusch, & Naylor, 2001). Job satisfaction is an individual's cognitive, affective, and evaluate reactions towards his or her job (Greenberg and Baron, 1997). Job satisfaction is a state where one's needs and one's outcomes match well (Locke, 1976). Job satisfaction is argued to be reaction to one's job emotionally (Kreitner and Kinicki, 1992). It is a singular idea that could be interpreted only in monetary terms (Lazear, 2000). It has been argued that employees generally appreciate rewards on one hand while on the other hand repugnant effort. Therefore, a better wage/salary for same level of effort, will suggest a decision to quit job with lower wage, which will increase the level of satisfaction. Essentially, there is need to see employment demands beyond the exchange of services for salaries. Though, employment demands is seen as economic relation in nature, but it is important to note that it has a strong affiliation to social and psychological views (Baron and Kreps, 1999). An employee may be satisfied with the monetary rewards and express some level of dissatisfaction with one or two aspects of his employment demands such as managerial policies (Festinger, 1954; Adams, 1965), either because they stand as hurdles to fulfil his needs (Salansik and Pfeffer, 1977) or values (Locke, 1976) or because his expectations were not met by the monetary rewards. We hypothesize that:

***Hypothesis 1: Human Resource factors have impacts on Employees
Job Satisfaction.***

Training & Development and Job Satisfaction

One of the goals of organizations is to succeed in their respective domains. Similarly, the task of Human Resource Management (HRM) has been acknowledged as an essential concept of corporate strategy. In addition, it has been argued that training and development is regarded as one of the most essential HRM concepts (Jennings, Cry, & Moore, 1995). From the Japanese companies' point of

view, lifetime employment is of a great importance, which gives employees unique skill acquiring and learning opportunities (Drost, Frayne, Lowe, and Geringer, 1999). It has been argued that Training and development should be done in a systematic manner and follows a discipline process in every organization at every level (Brown, Nakata, Reich, & Ulman, 1997). Training and development practices in both white collar and collar Japanese employees are similar (Koike, 1991, 1993). In similar direction, Korean companies adopt human resources as the central phenomena through which organizations achieve their corporate goals. The focus of training and development in Korea is different from the West, where gaining job related skill is emphasized (Koch, Nam, and Steers, 1995). Koch et al (1995) argue further that Korean companies focus and pay attention on preparing current and future managers to able to conform to the organization culture rather than current job skills. In addition, the main organizational goal is build a total employee termed “all around man” who would be loyal and dedicated to the organization and good inter-personal relationship with colleagues (Koch et al., 1995). Training and development is said to be one of the ways in which organization can attain its corporate goals. However, some organizations adopt training and development as a means of promotion & compensation (Lee & Teo, 2005; McConville, 2006). Top level managers in some organizations do take promotional examination in order to be promoted (Chan & Chang, 1994). Organizations have been able to reduce turnover among managers, which makes training and development a worthwhile exercise (Farh, 1995). Essentially, training and development programme that covers both job related skills and general skills such as interpersonal skills, communication skills, etc., have been argued to be an avenue to reduce turnover rates and increase productivity (Teagarden, Butler, Von Glinow, & Drost, 1995). As obtained in the literature, training and development has been argued to be a concept that organizations should adopt in order to reduce turnover rates and increase productivity. However, this study goes further to fill the gap in the literature regarding the training and development as it relates to job satisfaction. Therefore, we hypothesize that:

Hypothesis 2: “Training and Development have impacts on Job Satisfaction.

2.2. Working Conditions and Job Satisfaction

Working conditions is working environment provided by the employer/organization and also known to be the non-pay aspects of conditions of employment, which include the following; amenities, degree of safety, health, well-being, etc (Bockerman and Ilmakunnas, 2006). Working conditions is the conditions in which employee works and activities such as training; working time, work-life balance, etc., (Majid, 2001). Essentially, there is a distinct difference between employees and jobs. Employers may choose to provide different working conditions for different employees regarding the type of employment offered; contract or permanent. However, the study shall take some of the components into consideration such as safety at work, flexible arrangement, overtime, with no preference to any. Work flexible arrangements have impact on employee family conflict (Kossek et al., 2005). Overtime plays a vital role (Peters, 2000; Robert Reich, 1992). Employees demand more friendly work flexibility (Fleetwood, 2007); they demand employee-friendly flexibility, where they determine how much, when and where they work, which include voluntary part-time work, flexible working hours, etc. Unfavorable working conditions greatly increase the level of job dissatisfaction (Bockerman and Ilmakunnas 2006).

Hypothesis 3: Influence of working conditions on the Employees Job Satisfaction

3. Data, methodology and results

The study is focused on the Nigerian Banking Industry and it is also a comparative research studying two different banks (Eco Bank Plc & Intercontinental Bank Plc). These banks have branches across the West African region. Therefore, their results can be extrapolated for decisions across West Africa. The objectives of this study, therefore, are to: determine the relationship between staffing levels, and the job satisfaction of employees; the effect of training and development on the job satisfaction of employees; determine the influence of working conditions on job satisfaction.

Data on human resource management and job satisfaction were gathered through a self-administered questionnaire, which was distributed January, 2011. Respondents were ensured that individual responses were anonymous. The respondents were asked to provide demographic information such as gender, age, position and work experience as part of the questionnaire. However, information regarding age bracket is in 10-year increments; position level (less than supervisor, manager and supervisor categories); work experience groups within 5-year bracket. However, in the second part of the questionnaire, respondents were required to indicate their opinion by rating the extent/degree of their satisfaction or dissatisfaction with the study variables.

Analysis of the administered questionnaire is presented in Table 1.

Table 1: Analysis of Questionnaire Administered

	Intercontinental Bank		ECO Bank Plc	
	No of Questionnaire	Percent	No of Questionnaire	Percent
Harvested	86	86.0%	82	82.0%
Not Returned	14	14.0%	18	18.0%
Total:	100	100.0%	100	100.0%

Source: Field Survey, 2011

In addition to the demographic data, the questionnaire included twenty seven (27) questions item which were classified into sections regarding different aspects of human resource management (recruitment, transfer, training and development, performance evaluation, promotion, work relationship, etc.). Hence, we have considered the following variables: performance, training, satisfaction, security, staff retention etc. The demographic makeup of the respondents is detailed in table below.

Table 2: Respondents Demography

Demographic Variables		Intercontinental Bank Plc		ECO Bank Plc	
		Frequency	Percent	Frequency	Percent
Gender	Male	48	56.5	44	53.7
	Female	37	43.5	38	46.3
Total		85	100.0	82	100.0
Age	<25	13	15.3	26	31.7
	25 – 34	48	56.5	41	50.0
	35 – 44	17	20.0	9	11.0
	45 – 54	6	7.1	4	4.9
	55+	1	1.2	2	2.4
Total		85	100.0	82	100.0

Position	< Supervisor	65	76.5	57	69.5
	Senior Manager	10	11.8	18	22.0
	Supervisor	10	11.8	7	8.5
	Total	85	100.0	82	100.0
Work Experience	< 5	39	45.9	30	36.6
	6 – 10	27	31.8	39	47.6
	11 – 20	10	11.8	7	8.5
	21 – 30	6	7.1	4	4.9
	31+	3	3.5	2	2.4
Total		85	100.0	82	100.0

Source: Field Survey, 2011

Respondents' demographic table above shows that there are more male respondents than their female counterparts in the sampled banks. 56.5% represents male and 43.5% represents female; 53.7% represents male and 46.3% represents female respectively. The age category of the respondents suggests that most of the respondents fall within the age bracket of 25 – 34 (56.6% and 50.0% respectively). The significant representation of the respondents' age group may be due to the nature of the job and the policies that exist in the banking industry. In similar direction, majority of the respondents occupies position less

than the supervisory grade (junior employees) this could be attributed to the recent past downsizing in the banking industries as part of the impact of the economic meltdown where several Bankers were relieved of their jobs. In addition, work experience classification suggests that approximately 50% (45.9%) of respondents have less than five years of work experience (Intercontinental Bank Plc); while 36.6% out of 82 respondents from ECO Bank Plc fall under the same category. However, it could be partly because of the fact that the industry is being revitalized, which brought recruitment of new employees.

4. Results

Table 3: Effect of Training and Development on the Employees Job Satisfaction

Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.670(a)	.449	.435	1.283649

a Predictors: (Constant), Performance, Training

b Dependent Variable: Satisfaction

Table 4: ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	107.264	2	53.632	32.549	.000(a)
Residual	131.820	80	1.648		
Total	239.084	82			

a Predictors: (Constant), Performance, Training

b Dependent Variable: Satisfaction

The results show that the variables for the independent variable which is training and development are learning more skills to improve performance and also having good opportunities to improve skills. R² being 0.435 (43.5%) of job satisfaction can be explained by the variables captured in this model. It could be inferred that satisfaction on current job can be achieved through learning more skills to perform very well and having good opportunities to get more training and also achieving human resource goals.

Table 5: Influence of working conditions on the Employees Job Satisfaction

Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.289(a)	.083	.072	1.644680

a Predictors: (Constant), Security

b Dependent Variable: Satisfaction

Table 6: ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	20.192	1	20.192	7.465	.008(a)
Residual	221.808	82	2.705		
Total	242.000	83			

a Predictors: (Constant), Security

b Dependent Variable: Satisfaction

It is evident in table 6 above that the variable for the independent variable which is working conditions is job security assurance. R2 being 0.083 (8.3%) for satisfaction with the current job satisfaction. It could be inferred that satisfaction on current job is achieved through job security assurance for employees.

Table 7: Impact of Human Resource factors on Employees Job Satisfaction

Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.694(a)	.481	.468	1.245603

a Predictors: (Constant), Staff Retention

b Dependent Variable: Satisfaction

Table 8: ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	113.598	2	56.799	36.608	.000(a)
Residual	122.571	79	1.552		
Total	235.169	81			

a Predictors: (Constant), Staff Retention

b Dependent Variable: Satisfaction

The results show that it could be inferred from table 7 above that satisfaction on current job is achieved through maintaining adequate staff level in the organization, employee retention and also achieving human resource goals.

5. Conclusions

The goal of this study is to identify the human resources factors that affect employee job satisfaction. The study examined the relationship between staff levels and employee satisfaction, the effect of working conditions on employee satisfaction, the impact of training and development on employee satisfaction and finally, the influence of human resources factors on employee satisfaction in both banks. The strong significant relationship between the examined variables and job satisfaction suggest how efficient and effective employees could be when highly satisfied on the jobs. Therefore, it is evident that organizations need to apply these tested variables: training and development, working conditions, staff retention in their strategies in order to make employees satisfy on their jobs, which in turn will reduce turnover rate and help achieve organizational goals. As a result of our findings and recommendation it can be concluded that equitable rewards system such as pay, working conditions, training and development, fair treatment, and fair human resources practices are determinants of employee job satisfaction.

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