



Human Resources Management in Sub-Saharan African Banking Industry

A Conceptual and Contextual Analysis of HRM Strategies and Macro Factors in Africa's largest bank

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Abstract

Abundant information in the literature suggests that the constant and effective implementation of formulated human resource management (HRM) policies and strategies affects how employees' appreciate the alignment of their personal goals and fit with the organization, and the extent to which the organization regard or respects the agreed terms of employment whether expressly stated or implied. (Mayer et al., 1995; Ross and La Croix, 1996; Dietz and Den Hartog, 2006; Searle et al., 2011b; Whitener, 2001). This objective of this paper is to appraise the training/ development strategies, recruitment strategies, performance appraisal and rewards strategies of Access Bank Plc. The game plan is to access the impact of these strategies on productivity (among other objectives), and to see if there are alternative approach to any of these. The role of internal and external factors (globalization, political-economic and organizational structure dimension) on the above mentioned strategies will also be appraised. Conclusions and recommendations on alternative approaches, solutions or strategies to follow (if any) will be thoroughly discussed and a clearer image of the "cause-and-effect" relationship of these strategies (approaches) and increased productivity will be drawn.

Introduction

Access Bank plc is the largest bank in Nigeria and Africa by market share. The bank commenced business in 1990 and has been a major player in the oil and gas, energy, fast moving consumer goods and multinationals sectors, in financial and educational institutions and in real estates. With its corporate head office in Lagos, the bank has nine subsidiaries including the United Kingdom, DR Congo, Gambia, Ghana, Rwanda, Sierra Leone, Zambia, and Burundi.

Access Bank, over the years, has grown from a position of 65 out of 89 banks in the country—to the largest bank in Nigeria. The take-over of the bank by a new management in 2002 was highly instrumental to the achievement of this feat. The management executed several strategies including both organic and inorganic growth strategies, employee training development, enhanced employee selection and recruitment, active employee participation and a reward system that only rewarded high performing individuals or teams. In addition, a culture of excellence was inculcated in the minds of the employee, through ensuring that employees buy-in to the mission, vision, and strategic objectives of the bank.

In the execution of its growth strategy, the bank adopted a low centralization structure with an element of organic structure, where the corporate head office is responsible for policy formulation and management of strategic decision and the branches are expected to implement the decisions from the corporate head office. Branches are allowed the latitude to take decisions on their daily operations, as long as it is within the comfort of the established policies or operating procedures in the bank. Also, branches are empowered to approve credits within their limits as captured in the bank's credit policy guide. Credit approvals outside the branch's limit are sent to the applicable officers for approval in line with the bank's credit policy guide.

Literature Review

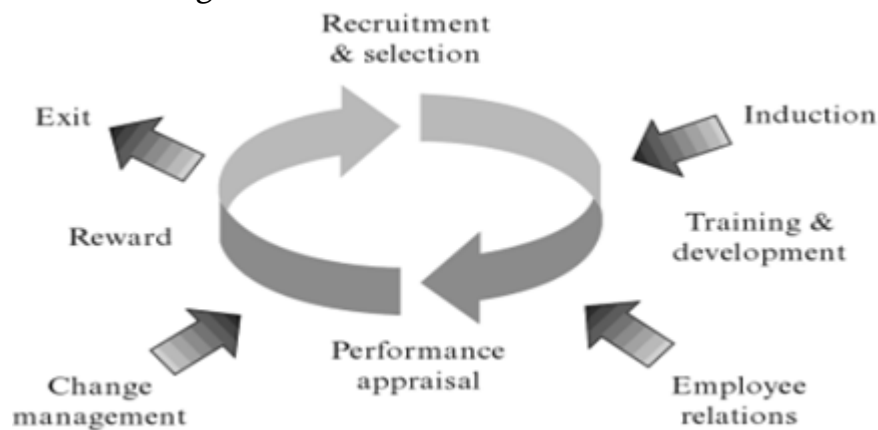
A review of the literature points to many well-thought-out publications and reviews on recruitment (Breugh and Starke, 2000; Taylor and Collins, 2000; Highhouse and Hoffman, 2001; Rynes and Cable, 2003; Chapman and Webster, 2003; Chapman et al.,

2005; Saks, 2005). Recent research also suggests that today's organizations still struggle with staffing challenges due to increased knowledge work, labor shortages, competition on the part of applicants, and workforce diversity (Ployhart, 2006).

Staffing is understood as a process of selecting and training individuals for specific job functions and charging them with associated responsibilities. It involves attracting, acquiring (initial intake of applicants into the organization), deploying (placement of new hires on the actual job they will hold) and retaining (managing the inevitable flow of employees out of an organization) a workforce of sufficient quantity and quality to create positive impacts on the organization's effectiveness. Staffing quality (matching a person's qualifications relative to the requirements of the job or organization), quantity (having enough head count to conduct business), person/job match and person/organization match are very strategic in the war for talent and sustained competitive advantage. It is important to recognize that it is the combination of sufficient quantity and quality of labor that creates an effective staffing system.

If staff requirements match availabilities, it means the organization is fully staffed (just in time tight staffing strategy). If requirements exceed availabilities, the organization is understaffed; and if availabilities exceed requirements, the organization will be overstaffed (just in case full staffing or intentional over-staffing strategy). While most organizations seek to be reasonably fully staffed, some might choose to be over or understaffed. Overstaffing may occur when there are decline in demand for the organization's products or services. Organizations may also overstaff to keep talent, recognizing that the staffing engine cannot be easily turned on or off. Understaffing may occur when the organization is confronted with chronic labor shortages, such as is the case for nurses in health care facilities, surgeons, and other professional services. Also, prediction of an economic downturn may lead the organization to understaff to avoid future layoffs. Finally, the organization may decide to understaff and adjust staffing level demand spikes by increasing employee overtime or using flexible staffing arrangement such as temporary employees. The software development organization might choose to overstaff in order to retain key employees and to be poised to meet the hopeful surges in demand as its new products are released. Being understaffed means high pressure on

employees, and the organization will have to gear up its staffing efforts, starting with accelerated recruitment and carrying on through the rest of the staffing system. It may also require development of retention programs that will slow the outflow of people, as well as the use of self-managed teams with a high degree of co-operation and knowledge of one another's work. Overstaffing projections signal the need to slow down or even halt recruitment, as well as to take steps that will actually reduce head count, such as through reduced workweeks, early retirement plans, or layoffs. This is necessary because overstaffing lowers productivity, increases costs, makes the company's products less competitive in the market due to increased prices of goods, and cripples the organization as well as others subsidizing it.



Adapted from Trust and Human Resource Management, 2011: The HRM cycle

Access Bank and the 3R's (Recruitment, Retention and Reward)

Recruitment Philosophy and Practice at Access Bank Plc

The philosophy is to do whatever it takes to make sure every single core staff hire is an "A" talent that fits culturally and share the vision, mission and values of the organization. Access Bank has a rigorous which accesses candidates for qualities like general cognitive ability through standardized tests, learning abilities, initiative, flexibility, teamwork, personal and behavioral attitudes, leadership, role-related knowledge, problem-solving skills, evidence of sound knowledge of the financial environment and components of what makes a candidate to be an ideal "Access Person" (qualities that would enable them to thrive in such an environment).

Access Bank dedicates huge financial resources to its recruitment process which starts with identification of manning gap, analysis and gathering requirements for each job opening, defining criteria for assessing recruits, incentives or rewards, identify potential sources or recruitment channels, select the right person, induct the new starter, measure, review and evaluate. Every decision point requires a painstaking process that involves a panel of people who assess the candidates at each milestone. The final hiring decision is made by the CEO. This rigorous process weeds out anyone who is merely an average or a low skilled candidate. Premium is placed on passion for customers, leadership and innovative instincts.

Access Bank is interested in highly motivated hires who can take ownership and hit the. The hiring process involves a first conversation with a recruiter, a phone interview and an onsite interview at its head-office or selected regional office. First, a small group of staffers interviews the candidates. Then a second committee of senior managers reviews all materials about the applicants, including those they submitted on their own behalf as well as interviewer feedback. Then the Head of HR, interviews the candidate to assess cultural fit and consistency with the Access Bank brand values. Access bank conducts series of behavioral/family background interviews (at least three) before settling on a job candidate and making an offer. On average, the bank takes about 35 days to hire which last 5 stages ending with the CEO as the final approver.

Some of the standard recruiting tools Access Bank uses include employee referral, college recruitment (including outstanding internship program that has a very high conversion rate to permanent hires), Head hunters, professional networking (networking groups like LinkedIn, facebook and job boards. At Access, recruiting is responsible for filling both executive leadership, middle-level and lower level positions. To ensure that the company has the capability to recruit talent at the capacity needed, the recruiting model has been broken up into very distinct roles, each requiring specialized expertise. These activities, carried out in a highly choreographed manner by teams tied to Human resources group and the recruiting business unit include: recruiting research specialists; candidate sourcers; Recruiting generalists; screening committee; specialized recruiters for colleges/

internships and recruiting program managers. Such specialization enables the function to be managed in a way like a supply chain.

Downsides in the Access Bank approach

Access Bank's primary strength in recruiting comes from the fact that they "attract the brightest and the best" and that they have also succeeded in retaining the brightest and the best within the workforce. However, some of the downsides affecting recruitment in Access Bank which I will like to urgently address are outlined below:

Hiring philosophy and process: Access Bank is known in the industry for hiring talent that they don't have a need for at the moment, hiring for "talent's sake not for role-sake." The competition for talents is a zero-sum game in the Nigerian Banking industry as the fear of losing key talents to competition could affect a bank's competitive advantage especially in the areas of deposit mobilization, product development and technology. This is synonymous with **just in case full staffing approach** which has the tendency of lowering productivity and increasing costs, leading to reduced competition in the industry.

Recommendations

A deliberate understaffing strategy with the use of self-managed teams will be more beneficial for Access Bank as that will make the bank to maximize the returns on investments made in recruiting only "A grade" employees and promote teamwork and continuity even if the team loses a staff. Just in time tight staffing is may not be desirable because it will make the bank less capable of responding to the sudden loss or absence of key talent (s). Also, deliberate overstaffing has similar but worse demerits as just in case full staffing strategy discussed previously. However, while there could be some cost saving in recruiting grade-B (average) people, it would push the bank into mediocrity in the long run.

Also, I recommend a more flexible and less mechanical and less bureaucratic hiring process by relying more on behavioral and scenario-based interviews in order not to miss out on very Intelligent and creative talents that may not want to be subjected to the rigors of the current process.

In the filling of the vacancy for support staff or administrative assistants, I recommend that the bank go for low skilled employees and /or average performers. The recruitment will be outsourced in order to cut down on the cost of recruitment and adequate training and right exposures needed will be provided. Just like the Finnish Caledonian paper case, selection for this group of people will be based on flexibility, trainability, willingness and ability to work as part of a team, orderliness, low dominance and endurance. Career paths will be provided and performers will be rewarded.

Globalization, Political – Economy and Organizational Structure on Recruitment/Staffing.

Globalization is affected either positively or negatively by the prevailing political economic systems and organizational strategy or structure (Ulrich and Brockbank 2005, pp 31-32). Regulatory or legal requirements, labor laws, culture and social environment also affects recruitment or staffing for a global company.

In the case of Access Bank, its presence in 9 different countries has compelled the bank to decentralize its recruitment policies and practices (see appendix 3) and position it in tandem with local realities and local labor laws. For instance, in Central African countries where the bank has three subsidiaries, its focus is solely on recruiting average performers (grade „B“) and the bank rely on intensive classroom and on-the-job rotational training in Nigeria to bring its workforce up to speed. This is because of the relative scarcity of grade „A“ employees in the region. Also the bank occasionally recruit hires from other African countries to fill identified vacancies in the Central Africa. Where key talents are identified for these regions even when there are no vacancy, Access Bank keeps such talents in the pipeline.

Appraisals and Reward at Access Bank

Performance appraisal is the method in which an employee’s job performance is evaluated and reviewed. Performance Appraisal is the systematic evaluation of the performance of employees and to understand the abilities of a person for further growth and development (Muchinsky 2012) .This compares employee work behavior with the organizations pre-set standards or metrics to provide feedback on job performance. Performance appraisals are a form of motivation through either positive or negative

reinforcement, depending on outcome. The goal is to align and manage all organizational resources to achieve highest possible performance by motivating staff through encouragement, setting targets and improving on past errors or inadequacies, identifying training/developmental needs by asking few questions, getting feedback from employees in the process. The overall aim of performance management is to establish a culture of excellent performance in which individuals and teams take responsibility for the continuous improvement of business processes and activities and for their own skills and contributions within a framework provided by effective leadership (Armstrong, 2006).

Performance appraisals can take the form of 360-degree (evaluation by superiors, peers, self and subordinates), 180-degree (evaluation by superiors and peers) and 90-degree (evaluation by superiors only). Armstrong (2006) also argued that most organizations follow **SMART** mnemonic to summarize the characteristics of good performance appraisal objectives.

S	SPECIFIC	Clear, Understandable and Challenging
M	MEASURABLE	Quality, Quantity, Money and Time.
A	ACHIEVABLE	Challenging but in the reach of an experienced and committed person
R	RELEVANT	Related to the objectives of the organization so that the goal of the employees is associated to corporate goals
T	TIME FRAMED	Objective is to be completed within a timescale

Performance Review at Access Bank

Performance reviews at Access Bank happens twice a year while promotions happen at the end of the year, following the outcome of the 90-degree performance appraisal reviews and most employees need to be in their positions for at least a year to be promoted. The 90-degree performance appraisals though laden with subjective opinions, notwithstanding final appraisal grading and promotion decision is approved by a bankwide collegiate committee of the bank consisting of all senior managers up to the CEO. The 360-degree is most preferable as it provides a bird eye view of the suitability or otherwise of candidates for promotion and it also a reflection of general acceptance rather than a sectional acceptance that the 90 or 180-degree posits. However, a combination approach also looks good, where 360-degree will be used for top management staff, 180-degree for middle level staff and 90-degree for low level staff. This depicts the leadership, responsibilities and professional roles that is expected at each level of management.

At Access Bank, despite the 90-degree method, supervisors will have to justify their appraisee's appraisal grade with concrete visible examples at the collegiate appraisal committee meeting before decisions are taken. This is supported by literature which states that given the personal nature of an appraisal about an individual's ability and contribution, it has the potential to impact on self-esteem, psyche and performance (Crossman and Lee-Kelley, 2004). Indeed, any impact on performance may well be negative as performance reviews which are perceived as unfair tend to result in lower morale and performance (Cropanzano et al., 2002).

To deal with the above-mentioned problem, Access Bank developed a "professional development plan" for positions at each level detailing what was required in various categories (customer focus, error-free processing, liability generation, loan monitoring, innovation and creativity, decision making, delivering results, collaboration and team work, communication and "Access Person"). As HRM systems have been said to represent the „relationship, interaction and message between employee and employer“ (Tzafir, 2005:1601), the performance appraisal process is not only one of its most visible manifestations, but also a focal point for the articulation of the relationship

(Deutsch-Salamon and Robinson, 2008). Risk and vulnerability, two quintessential features of trust, often come to the fore through this process. It is an area where many organizations report dissatisfaction (Cook and Crossman, 2004).

HRM system characterized by high performance work practices were found to have a significant and direct effect on employee commitment (Taylor et al., 2008; Whitener, 2001).

Reward management is concerned with the formulation and implementation of strategies and policies that aim to reward people fairly, equitably and consistently in accordance with their value to the organization. Reward management consists of analyzing and controlling employee remuneration, compensation and all of the other benefits for the employees. Reward management aims to create and efficiently operate a reward structure for an organization. Reward structure usually consists of pay policy and practices, salary and payroll administration, total reward, minimum wage, executive pay and team reward (Armstrong and Murlis, 2004). Reward management deals with processes, policies and strategies which are required to guarantee that the contribution of employees to the business is recognized by all means. Objective of reward management is to reward employees fairly, equitably and consistently in correlation to the value of these individuals to the organization. Reward system exists in order to motivate employees to work towards achieving strategic goals which are set by entities.

Reward management is not only concerned with pay and employee benefits. It is equally concerned with non-financial rewards such as recognition, training, development and increased job responsibility. To have an efficient Reward System, it is mandatory that employees know exactly what their task is, have the skills to do it, have the necessary motivation and work in an environment allowing the transformation of intended actions into an actual behavior. From the company point of view instead, an effective performance appraisal has to be present, in order to let motivation be a major contributor to the rewarded performance (Mitchell, 1982).

Rewards serve many purposes in organizations. They serve to build a better employment deal, hold on to good employees and to reduce employee turnover (Watson, 2003). The goal is to increase people's willingness to work, to enhance their productivity (Gkorezis and Panagiotis, 2008). Rewards can be both extrinsic (concrete rewards that employee receive) and intrinsic (tend to give personal satisfaction to individual). Extrinsic rewards include bonuses, salary raise, gifts, promotion and other kinds of tangible rewards. Intrinsic rewards include information/feedback, recognition and trust/empowerment. Intrinsic rewards makes the employee feel better in the organization, while extrinsic rewards focus on the performance and activities of employees in order to attain a certain outcome. The principal difficulty is to find a balance between employees' performance (extrinsic) and happiness (intrinsic) (Reif, 1975). The reward also needs to be according to the employee's personality. When rewarding, the manager decides if he wants to reward an Individual, a Team or a whole Organization. One will choose the reward scope in harmony with the work that has been achieved.

- I. Individual
 - a. Base pay, incentives, benefits
 - b. Rewards attendance, performance, competence
- II. Team: team bonus, rewards group cooperation
- III. Organization: profit-sharing, shares, gain-sharing

Rewards at Access Bank Plc

Access Bank fast growth has been traceable to its effective and attractive motivational policy using a combination of intrinsic and extrinsic rewards. Seeking to be the employer of choice in Africa, Access Banks success is partly attributed to its highly motivated workforce who are poised *to go beyond the ordinary, to deliver the perceived impossible*.

Motivation can be defined as the processes that account for an individual's intensity, direction and persistence of effort toward attaining a goal.

Access Bank encourages individual performance and reward over group performance, while task might be for a group, however reward will be based on individual

contribution to the group rather than the overall group outcome. I prefer group reward for group task over individual contribution to the group as this will promote cohesion, teamwork, learning and development, reduce strife and ultimately increase productivity.

On the other hand, individual reward gives the employee the incentive to move at its own pace and determine his or her reward and thereby take responsibility and ownership for every task or actions, thereby sustaining increased productivity.

In terms of salary and incentive payment, Access bank focuses more on incentive payments. Incentive payments is about 10 times more than the salary, so not earning such huge bonus is a huge loss. Incentive payments help employees to move at a faster pace to achieve their set targets, it also has the limitation of making employees to have a short term focus, hence defeating long term gain that would have accrued to the organization. Salary payment on the other hand stifles motivation and can adversely affect productivity.

Explaining Motivational practices at Access Bank using McClelland's Learned Needs Theory of Motivation.

The assumption of McClelland's theory of needs is that people with different needs are motivated differently. The implication for managers is finding what motivates certain individual groups and assigning them with different rewards. Those with high needs for achievement should be given challenging projects with reachable goals. They should be provided with frequent feedback. Those who seek a need for affiliation should be placed in groups that can work as a team. Those who have a need for power should be given an opportunity to manage others. McClelland's theory allows for placing individuals to match a person's emotional needs to certain job design. The main theme of McClelland's theory is that these needs are learned through coping with one's environment. Managers can learn to see an employee's strength by placing individuals in certain training programs where they will be motivated to find their niche in certain skills needed in the organization. Since needs are learned, behavior which is rewarded tends to recur at a higher frequency.

McClelland's proposed a theory of motivation that is closely associated with learning concepts and believes that many needs are acquired from culture. There are three main points to McClelland's theory: the need for achievement, the need for affiliation, and the need for power.

1. Need for Achievement - Having a need for achievement encourages an individual to set challenging goals, to work hard to achieve the goals, and to use the skills and abilities needed to achieve them. A descriptive set of factors that reflect a high need for achievement include the fact that the person
 - likes to take responsibility for solving problems.
 - tends to set moderate achievement goals and is inclined to take calculated risks.
 - desires feedback on performance.

Access Bank was able to stir and enhance this need in its recruit right from the recruitment process by ensuring that only an "A" player who fits with the core values of the organization is employed. Employees who can go beyond the ordinary to produce outstanding success are rewarded. The introduction of Access bank stock option for outstanding performers, quality training for high performing staff at top business schools such as Harvard, Wharton, INSEAD and the Access bank CEO awards which rewards outstanding and innovative performance

2. Need for Affiliation (desire to seek approval, conform and avoid conflict by trying to project a favorable self-image) - The need for affiliation reflects a desire to interact socially with people. A person with a high need for affiliation is concerned about the quality of important personal relationships, and thus, social relationships take precedence over task accomplishment. What others perceive one to be like is a huge factor in one's needs. Image is everything. Access Bank actively enhanced this drive through free use of swimming pools and work-out facilities at its head office, corporate membership of various social clubs, gyms and concerts office.

Other company initiatives to encourage community building and cross fertilization include company-sponsored field trips, team bonding sessions, a day with top management, family picnics and Friday night social gathering.

3. Need for power [desire to control one's environment; personalized (to advance self-interest) versus socialized power (as a means to help others)] - A person with a high need for power concentrates on obtaining and exercising power and authority. He or she is concerned with influencing others and winning arguments. Power has two possible orientations according to McClelland. It can be negative in that the person exercising it emphasizes dominance and submission. Power can also be positive in that it reflects persuasive and inspirational behavior. Significant aspects of the culture of Access Bank is designed so as to create a culture on information sharing and collaboration.

The fascinating aspect of Access Bank is its intrinsic rewards and how it allows employees to operate with freedom and respect, allowing them control of their own projects and programmes empowering them to take full ownership and responsibility.

Globalization, Political Economy and Organizational Structure on Performance Appraisal and Rewards

Access banks motivational and rewards system also takes care of all the five needs that are listed in Abraham Maslow's hierarchy of needs. Through competitive pay, free transportation, subsidized food and monetary rewards, Access bank takes care of the physical, security and social needs. Through measures like granting loans to employees to finance their dream car, dream home and dream vacation, the bank strive to fulfil its employees higher level self-actualization and self-esteem needs.

In terms of performance appraisal and rewards at Access bank, there are elements of social democratic capitalism where performance appraisal and reward is solely tied to productivity especially at the head office and regional headquarters. Regrettably in some of the African subsidiaries and local branches there exists elements of crony capitalism where performance appraisal and reward is determined by who is closer to the big boss or who does the domestic errands by the big boss.

Again, in most branches managers have full autonomy on performance appraisal and compensation and they are more amenable to bending the rules often.

Training and Development

The financial and cost impact of lack of development plan and training for employees have been well documented in the literature (Ulrich and Brockbank 2005; Lipman 2013). Quite important, but training and development is often the most neglected aspect of management or better still handled as a bureaucratic exercise or an afterthought and this makes companies to pay huge price for such avoidable slips. Sometimes lack of training could be a deliberate cost cutting approach or could be attributable to a sunk cost in cases where an employee leaves the organization after the training.

Access Bank Training and Development strategy

Just like the BMW South Carolina case, Access Bank prefers to develop and train average people at very high level for its support functions and recruit and train A" grade people for its core activities. In cases where it is absolutely necessary, Access bank hires elite employee for its core business especially where the competencies are not readily available in-house. Therefore Access bank practice a blend of the two approaches depending on need and situation.

In terms of conformity vs creativity and innovation, Access Bank employs a blend of the two depending on job function. Being a bank, some job require that staff follow strictly standard operating procedures, however Access Bank encourages its staff to be innovative especially where it is expected to enhance processes and increase productivity. However in roles such as product development, service delivery creativity is greatly encouraged as it forms an integral part of the KPI"s of employees in such roles. Innovation to processes, procedures and activities that would reduce error rate, increase turnaround time, reduce lead times and reduce wastages. Recently the bank launched a process improvement program which was code-named **operation eliminate stupidrules**. These are policies and procedures that delay the delivery of excellent service and with little or no bearing on the banks bottom-line. The game plan is to review all existing policies and processes, eliminate the outdated ones and trim down the current processes that are impeding service delivery with little or no positive impact on the banks bottom-line.

Access Bank has a performance improvement plan for improving poor performance. Following the conclusion of the annual appraisal exercise every staff with a „C“ grade is assigned to a mentor who will mentor them for a minimum of 6 months and review performance. If there is no improvement such staff is advised to resign, after which a replacement is sought externally via the recruitment system.

Access Bank has developed its own training program for its staff at different level. Top performers are sent to leading business schools such as Harvard and INSEAD for modular training, medium and average performers are trained in-house. The top performers“ form a pool of elite employees profiled and are generally referred bankwide to as **Key talents**. As part of training and development, the bank also encourage job rotations, projects, programs, group task, work teams, work streams and quality circles.

Recommendations and Conclusions

From the foregoing i would argue for developing average people than hiring elite employee because:

- Elite employees have an appreciation of self-worth, hence they are always mobile, hence recruitment will always be on-going and productivity will be low.
- This will increase both recruitment and training cost hence affecting bottom-line
- Average people tend to appreciate the volume investment into their development; hence they might be more loyal than elite employees and stay in the organization.
- With proper training and mentoring average people will most likely perform as better as the elite employees with less pay.

However, for specialized task that require high level initiative and creativity, it is better to opt for the elite employee, however monotonous or repetitive task are better performed by average people.

Also, creativity and innovation rather than conformity are better applied in jobs that require innovation, IQ and initiative such as in high tech like Microsoft, Google, 3M e.t.c.

Poor performers are better replaced when there are no obvious signs of improvement or willingness to improve or when they are irredeemably poorly motivated or if there is a

misalignment with organizational goals. In this case there is no need for further improvement plan as it is better to let go than to regret.

In situation where industry / national training program are available and will lead to significant cost reduction without compromising quality, then it is ideal to opt for industry training program. For instance in the banking industry where all banks share the same credit or card schemes (VISA, MASTERCARD), the same switches, the same processors, industry training program is most ideal as there is no need for a single bank to invest in all these trainings. Since the platform is a shared service platforms across banks, training also has to be provided as a shared service.

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Conflict of Interests

The author is a student at Alba Graduate Business School, The American College of Greece and has completed an internship at the Access Bank Plc prior to the submission of this manuscript.