

IMPERATIVES OF HUMAN RESOURCES FOR EFFECTIVE BANKING IN NIGERIA

Kolawole, Abdulazeez Oyeniya¹

Abstracts

Human Resource Management (HRM) is an integral part of Management functions particularly the service industry like the banking sector. Given that, the most potent factor of an organisation is human factor, and with increased recognition for knowledge assets over physical capitals and financial resources, there is a change of concept from human resources to human capital. This also, is a reflection of paradigm shift to the leading role of knowledgeable factor in the contemporary global economy. Imperative of Human Resources for effective contemporary Nigerian Banks is of focus because in banks, two major issues have been identified, management of people and management of risk. The management of the people and of the risks by the bankers determines success in the banking business. Efficient risk management may not be possible without efficient, effective and skilled manpower. There are many challenges; the nation economy is very volatile and competition is very intense. Technology and other changes makes the economy further pervasive, and apart from human resources challenges such as institutional commitment, motivation versus employee performance, changed information systems, management in the knowledge era, employees retention and changed from transaction service orientation to increased aggressive competitive wars. Other issues are the workforce demography, regulation and government interference, cashless policies versus Integrate Payroll and Personnel Information System (IPPIS), some unethical practices and other Nigerian factors. However, these problems notwithstanding, effective HRM coupled with HRD would go a very long way in addressing issues identified. HRD would achieve among others, motivated workforce, competency development, generate trust factor and balanced workforce, it is a factor of retention and capable of bridging demand and supply gaps. In addition, effective management of information systems for strategic Human Resource (HR) decision-makings such as the use of e-recruitment, e-selection and e-training would assist in tackling HR problems of the banks. Other specific recommendation for dealing with the challenges include constant stock takings, fair play in the management of HR, motivation and non-monetary benefits, recognition of goal congruence between management and employees, and after service benefits. With the adoption of many or more of these recommendations, the contemporary banking in Nigeria would deliver.

Keywords: HRM, HRD, Banks, Employees, Training, Development.

¹ Department of Business Administration and Management, the Federal Polytechnic, Damaturu, Yobe-State akola.niyi@gmail.com

Introduction

Human growth and civilisation have made changes possible in the world economy today. Technologies are developed day by day because human beings have become wiser and smarter than ever before. Large numbers of people are working together inside the same roof more efficiently with the help of management and technology. Simply, in the contemporary global economy there is rapid change in business environment and operations on daily basis human resources are mainly responsible for these successes (Ghafoor, 2015).

Human Resource Management (HRM) refers to the management of human resources of an organisation, which largely, are now facilitated in big organisations with the help of factors of advanced technology, communication and skilled manpower. Hence, Management of human resources refers to controlling nature of man within the complex structure of interrelationships. Because, today's competitive market is a digital world, performing Human Resource (HR) functions is a challenging task particularly in the service sector economy like the banking industry. Banks must adapt new technologies and innovation, which will make their functioning of HR simpler and faster than earlier (Rastogi, & Srivastava, 2017)

Effective HRM helps human resources of an organisation in performing different process to achieve integration of desired objectives to the overall strategy of an organisation. Competitive advantage can be attained by applying strategic approach to HR and thus getting benefit from the abilities of People (Dessler, 2007).

Business process reengineering has been advocated in order that primary administrative personnel function can be transformed into modern administration of human resources, and then Human Resource Information System (HRIS). Changing the shape of personnel function into Human Resources Management will provide better results and ultimately lead to enhanced organisational performance (Bratton & Gold 2017). Accordingly, Bratton and Gold (2017) has recommended E-HRM for effective performance in the banking sector. It helps organisation in talent management; talent attraction, talent recruitment, talent development and retention. In addition, adoption of e-HRM plays the role of strategic partner, change management, improved administrative expertise of the companies and associated benefits. More so, expenditure on Information Technology (IT) has changed the way Human Resource functions handles records and sharing the information. Consequently it decreases the paperwork, clumsy filing systems and allows easy access to specific information within voluminous data (Laumer, 2010).

Management is a process of coaching and enabling others to act (McCrimmon 2019), HRM is the art that surround multidisciplinary activities and focusing in all the managerial activities through decision making to achieve competitive advantage through the efficient work force displaying different personnel, cultural

and structural techniques (Bratton & Gold 2017). However, despite the importance of human resource management to organisations, there seems to be little research to support the positive significant relationship between human resource management practices and organisational performance in the service industry. Many studies focus only on manufacturing sector despite the fact that most employee work in the service environment (Bennett & Robinson, 2000; Kim, Lee, & Kim, 2010; Onigbinde & Awolusi, 2013).

This paper attempts to examine the imperative of effective human resource management in the banking sector, justifications, challenges and prospects. HR is the determining factor of success or otherwise of a bank. The level at which the bank is able to effectively manage and develop workforce toward achieving their fundamental objectives is the focus.

Human Resources Management (HRM)

HRM involve a strategic and complete approach to managing people and the workplace culture and environment. Successful HRM enables employees to contribute effectively and productively to the overall company strategic objectives. Thus, effective management of organisation resources is the key to success. Human resources are an important constituent of an enterprise and, in today's global economy the function is considered vital for an organisation to excel in the competitive environment (Ghafoor, 2015)

Kumar (2016) attempt to differentiate between human resource management and human resource development. Whereas, the human resource management is mainly maintenance oriented, the human resource development is development oriented. Secondly, organisation structure is independent of human resources management function, but human resource developments create structures, which are inter-dependent and inter-related. Thirdly, human resource management is mainly aims toward improved efficiency of the employees whereas human resource development aims at the development of the employees as well as organisation as a whole.

Fourthly, the human resource management responsibility is specifically kept under the control of human resource manager but the responsibility of Human Resource Development cut across all managers at various levels of the organisation. Participation would serve as motivation because human resource development stresses motivating employees via satisfying higher-order needs. This ultimately makes incentives such as monetary rewards deliver up to expectation.

Human Resource Development (HRD)

Human Resource Development (HRD) simply involves all processes and attempts towards increasing the capacity, capability and ability of human resources. According to Santosh and Akansha (2017), HRD is something that everyone does. Individuals does it as they work to develop themselves; managers do it as they

work to support others, the Human Resource Development Staff does it as they create the overall development tools for an organisation. Impliedly, it is all the process of adding value to individuals, teams and the organisation as a human system. In addition, in a larger perspective, HRD refers to empowering people and enabling them to use their power for development of the organisation to which they belong, and the society. It refers to developing proactivity and capacity to embrace larger issues.

HRD of an organisation is a planned effort to facilitate employee's learning of job-related behaviour, skills, knowledge, and attitude to improve the performance (Baniya, 2004). It is therefore, all the process of developing and unleashing human expertise through organisation development and personnel training to improve organisational performance; it is the process of gaining organisational objective by reducing employee turnover (Gidado, Kusairi & Muhamad, 2014). Therefore, it is an ongoing process mainly designed to enhance employee's performance and satisfaction thereby improving organisational effectiveness (Stavrou-Costea, 2005).

Kumar (2016) defines HRD as a process of developing skills, competencies, knowledge and attitudes of people in an organisation. The people become human resource only when they are competent to perform organisational activities; HRD therefore ensures that the organisation has such competent human resource to achieve its desired goals and objectives. HRD is an integral part of Human Resource Management (HRM), it mostly concerned with training and development, career planning and development, and the organisation development. More so, the goal of HRD is to impart the required knowledge and skill in in the people to become integral part of human resource to be able to effectively with to cope with changing situation and the dynamics of HRM. Investment in HRD on the other hand is the total value of human resources in the business for sustainable growth (Bohlander & Snell, 2004; Kumar, 2016).

Training and Development

Training and Development is defined as any effort to improve current of future employees' skills, abilities, and knowledge (Aswathappa, 2008; Sarker, 2017). Training is intended to modify individuals' skills or attitudes and therefore basic purpose of training is to help employees build their skills which will increase their performance and ultimately lead towards greater organisational productivity. Training and Development is a systematic approach where individual can improve him/herself for the assigned job which ultimately create a good team building habits which is one of the most extensive human resources practice for any organisation (Kraiger & Ford, 2007). Training and Development has significant effect on employee performance for banking industry to live up to expectation in the contemporary competitive economy.

Impact of Training and Development in Banking Sector

According to Raipur (2017), impacts of effective training and development in the banking sector include:

Managing and motivating the workforce

Increased competition required the need for knowledge workers in the in the banking sector. Hence, banks always look for individual who can make a difference for competitive edge. Gaining the right knowledgeable person therefore becomes a costly deal for the organisations particularly the service industry such as the banks whereas the attitude is different for those who hitherto are taking up responsibilities at a time of little complexity. These factors have resulted in the clear shift of approach from organisation career commitment to individualised career management (Suhasini & Suganthalakshmi 2015).

Organisation gives major priority to technology advancement programs due to the growth of the global market which make technological edge supported by a talent pool to become vital factor for survival in the market. Accordingly, HR managers are now performing the role of motivators for their knowledge workers to adopt new changes

Competency development

Because human capital is the real required asset for any service organisation to excel, the HR function has a clear role in this process and therefore determines the success tempo of any organisation. HR role is important in recruiting, managing, and retaining the best; an urgent priority for most of the organisations is to have an innovative and competent pool of human resource and sound in HR management practices with strong business knowledge (Raipur, 2017).

Developing trust factor and work life balance factor

Because, low levels of trust inhibit tacit knowledge sharing in the knowledge based industry, it is essential that companies particularly the banking industry takes more initiatives to improve the security levels of the employees. This is a sure means of hindering high employee's turnover rates Work life Balance Factor on the other hand, creates with it the challenge of a smoother assimilation and the cultural binding of the new comers into the organisation fold. The pressure of delivering the best of quality services in a reduced time frame calls for ensuring that employees maintain a work life balance (Madhuri & Aggarwal, 2012).

Attrition/retention of the talent pool

A tough challenge for the HR managers in a banking industry is dealing with the prevalence of high attrition levels. This is because, Madhuri and Aggarwal (2012) maintain that there can be adequate supply of qualified staff at entry level, huge gaps in the middle and senior level management in the industry occur often. Further, the salary growth plan for each employee may not be well defined due to

variations in organisational policies and mode of operations. This also, further increased levels of poaching and attrition between organisations.

Bridging the demand supply gap

HR managers have to bridge the gap between the demand and supply of banking professionals. Since inconsistent performance directly affects revenues, the banks have to adopt effective training and development in order to maintain consistency in performance and keep high the motivation levels of employees regardless of the monotonous nature of work. In the same vain, there is recurring training and development costs, and thereby high investment in human resource maintenance (Raipur, 2017).

Imperatives

According to Chakrabarty (2012), HRM is vital for banks because banking is a service industry. Two major challenges have been identified; Management of people and management of risk. The management of the people and of the risks by the bankers determines success in the banking business. Efficient risk management may not be possible without efficient, effective and skilled manpower availability and management. Banking is "People Business" and though pricing is important, there always exist, other reasons why people prefer to stay with a particular bank.

Nowadays, the survival of the banks depends on customer satisfaction, and bankers that could not meet the customer expectations will find survival difficult. Banks must try to distinguish themselves by creating their own niches or images, especially in transparent situations with a high level of competitiveness. Thus, bankers must articulate and emphasise the core values to attract and retain target customer segments. Values such as "sound", "reliable", "innovative", "international", "secure", "responsible", and similar others need to be emphasised through concrete actions (Chakrabarty, 2012) .

Dynamic organisation must flow with economic trends. Human Resource Development is needed for dynamic and growth-orientation towards fast-changing environment. This can only be achieved through the efforts and competencies of human resources. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organisation dynamic and take it into the required new directions. Employee capabilities must continuously be acquired, sharpened, and used (Kumar, 2016). Enabling organisational culture is essential; employees uses their initiatives, they take risks, they experiment, innovate, and make things happen; all are products of enabling culture created by effective Human Resource Management Functions. Human Resource Development is a Multi-disciplinary subject which draws inputs from behavioural science, engineering, commerce, management, economics, medicine, etc. its limit of growth, needs to adapt to the changing environment. Banking sector requires effective HRD practices to increase the productivity and efficiency of their employees (Kumar, 2016).

Considering the vital importance of human resources, personnel are now being treated as assets, which are most precious for the survival of an organisation. New values, in the form of skills are being added, and therefore the change of concept Human Resource (HR) to Human Capital. Again, there has been a shift from traditional master and slave relationship to the modern trusteeship system in which employers and employees are considered as partners investing their wealth and labour respectively. Similarly, from traditional salary administration to the new Human Resource System (HRS) involving spirit of teamwork. With human resources being a part of an organisation, HRS is a subsystem of larger system i.e., an organisation and Human Resource Development is the center of HRS and most vital for the organisational advancement. Human Resource Development includes both the development of the people and development of an organisation (Santosh & Akansha 2017)

Challenges of HR in Nigerian Banking Industry

Institutional Commitment, Motivation versus Employee Performance: according to Sarker (2017), organisational commitment is the factor that promotes the attachment of the individual to the organisation, feeling of dedication to ones expected role as an employer and willingness to work hard as employee for the employer, and the intent to remain with that organisation (Meyer & Allen, 1997; Sarker, 2017). With the wave of competition and instabilities in the banking sector, practitioners cannot determine the level of loyalty of their staff and giving the complex nature of employee's requirements today employers cannot comfortably develop motivational package to suit all competing interests.

Today Computer based information system has changed the scenario of business. The Strategic Human Resources Information System (SHRIS) is a system that has completely re-engineered the management style. Therefore, managers are termed knowledge workers because. SHRIS has brought revolutionary changes in performing different strategic human resources tasks as recruitment and selection, training and development and thereby leads to job satisfaction, employee empowerment and promotions, business process reengineering and more involvement in decision-making (Abdul Ghafoor, 2015).

Similarly, Technological Development and applications to banking industry is another area of threat. Moreover, human resources tasks cover varieties of activities requiring different skills ranging from compensation and benefit administration (highly quantitative), to employee relations (highly qualitative). The uses of ATM, Electronic and Mobile Banking for instance, have reduced the long queue of customers who wishes to make withdrawals deposits or transfers in the banking hall. These have effect on human resources requirement be it skills or unskilled in the banks because machines replacing manual efforts has tendency toward reducing personnel requirements.

Technological innovation has brought about several changes and their consequential effects on the functioning of the HRM, managers of HR therefore must play a very important role toward improving performance. There is therefore the need to build people in order to build the organisation and to build business. However, the extent to which the banking industry could cope with the needful is the issue (Rastogi & Srivastava, 2017).

Human Resource Management (HRM) has of recent shifted into knowledge sharing and strategic workforce paradigm, and has been increasingly evolving into a significant contributor to the organisational strategic management. Managing in the knowledge era is a difficult task because our existing management theories are oriented towards being more productive in the industrial society and the ethics around it. To change this complexity, we would need to undergo 360 degree alterations so that desirables of knowledge-age could be achieved. More so, the key driver that motivates people in the knowledge era is not livelihood or job satisfaction but, the feeling of empowerment (Chakrabarty, 2012)

Employees' Retention

The diminishing employee morale resulting from decreased revenue and consequential inability to motivate staff degenerate into high rate of turnovers. The existing intrinsically close ties between staff and clients become negotiable; losing competent employees completely could mean the loss of valuable customer relationships. Banking industry concerns employee retention for all levels so as not jeopardise the principle of customer relationship management. In banking sector, employee's performance directly affects the overall banking performance due to its sensitive nature and direct interaction with customers. Thus, success in the current competitive and volatile markets is less dependent on capital but more on innovation, speed and acceptability (Qureshi, Akbar, Khan, Sheikh & Hijazi, 2010; Santosh & Akansha, 2017).

The recent rapid transformations; shifting from transactional and customer service orientations to an increasingly aggressive environment where competition for revenue and customers among others are top priorities. These makes some long-time banking employees to become disenchanted with the industry and are probably not be able to perform to expectations (Santosh & Akansha, 2017). Thus, top-level executives spend large amounts of time, effort, and money trying to figure out how to keep their workers from leaving. Mitchell, Holtom, Lee and Graske (2001) asserted that people often leave their present works for reasons unrelated to their jobs, and in many cases, unexpected events or shocks are the cause of job quit.

Other challenges

- i. Workforce demographic compositions and changes
- ii. Competition with international and domestic banks
- iii. Changes in regulations resulting from different policies and objectives of government; interference, regulations and partial deregulations

- iv. Societal challenges including sharp practices and advance fee fraud, otherwise 419 syndromes and the introduction of IPPIS payment systems
- v. The recent cashless policy of government and consequential necessary adjustments by the banks to cope with the new order.
- vi. Unstable economy; the recent global economic downturn consequential on epidemic Corona Virus, tagged Covid, 19
- vii. Others that could simply be referred to as the Nigerian factors, double standards, partials, favouritisms, self-aggrandisements and excessive love for money. Others are poor banking standards on the part of the banking industry, poor banking habits of the society and poor infrastructures.

Prospects

According to Kumar (2016), for banks to meet its various HR challenges, management of banks should frame strategies that help in gaining competitive edge and encourage innovation in their products and services. Strategic value can be achieved with the aid of Human Resources Information System tools that assist decision –making concerning vital HR functions. The principle of strategic significance of human resource management in organisational tactics and models leads cavernous venture into adopting of the approach as success factors to support achievement of leadership and management objectives (Ghafoor, 2015).

Managers at all level needs some sort of information in order to make decisions at their own level. When embedded with computer technology, managers are in better position to make timely, accurate and profit oriented decisions. Making long-term strategic decisions to keep the valuable capital; human resources with the organisation for a longer period enables an organisation to run successfully and compete favourably in the global market. Furthermore, in the knowledge based economy, organisational success depends largely on the performance of human resource management. Automation and the Computer Based Information Systems reduce the amount of routine work that must be done and thereby providing more opportunities for individuals to think and use their absolute cognitive capacities. In Human resources department, the automation of repetitive administrative activities such as personnel reporting and record keeping, may allow professionals to spend less time on administrative activities and more on interpreting information.

Effective use of Information and Communication Technologies (ICT) could facilitate the innovative ways of carrying on HR work. E-HRM may be most powerful driving force for achieving organisational effectiveness. E-HRM and automation are means of achieving transparency, empowerment, and paperless office with least human interference. With the adoption of E-HRM, organisation might be capable of performing their HR functions effectively. E-HRM provides the information required to manage HR process. Furthermore, the banks could adopt several IT tools for performing HR functions such as e-recruitment, e-selection, e-training, e-compensation, etc. to ensure cost cutting which has posed challenge on minimising expenditure not compromising on productivity. The E-

HRM provides the portal that enables employees, managers and HR professionals to view, extract or make desirable adjustments for managing the HR of the organisation and for making decisions quickly (Rastogi & Srivastava, 2017).

Human Resources Information System (HRIS) is used not only to provide data to companies for effective recruitment but also, for strategic decisions like retention and integrating with overall corporate strategies. The human resources information system function involves recruitment, placement, evaluation, compensation and development of the employees of an organisation. The goal of HRIS is the effective and efficient use of the human resources of an organisation (Qureshi, 2015).

Conclusions

No doubts, importance of HR to service industry such as the banks cannot be over emphasised, and despite the recognition for knowledge era, the technological advancement further contend positions with human factor in the banks. Human beings however, still occupy the central positions where different professionals have to work with technology under the same roof conveniently playing complementary roles toward common objectives. The new changes and impacts of technologies have not displaced the banking industries in Nigeria. Despite the hydra-headed challenges, the adoptions of many recommendations or more of above, the contemporary Nigerian banks would deliver.

Recommendations

From the foregone, the following recommendations are made:

- i. Ability to personnel stock; identifying present employees' knowledge, skills and capabilities. This includes evaluating employees' strengths, education levels and additional training or certifications. In addition, there must be a clearly defined system of succession planning and career growth planning in banks.
- ii. 2. Avoiding a major aspect of Nigerian factor; decision not to put a square pegs onto a round hole; ability to appoint suitable person for vacancy post within the banking activities. By this, banks are able to hire appropriate hands that are specialised in different areas of modern banking activities.
- iii. 3. Effective training and Development: here, banks should frame proper policies regarding training towards retaining of talented employees. Proper training and development programmes for employees to update skills to meet increased complex banking tasks and effective employees' performance measurement, transfer policy and promotion policy must be maintained to have steady talent required in the banks. To be HRD conscious, the Public Sector Banks should allow independent functioning of HRD section under the supervision of available already successful bankers who is free of biases. There can be a means of recognition and award winning for best performers in the aspect of HRD in the banking systems

- iv. 4. Non-monetary benefits to all the employees of the banks so that they can always be motivated. Thus, positive attitudinal changes are required at the top level.
- v. 5. Provisions of after service benefits to each employees according to the status of their job. By this, employees of the banks are more committed because they see themselves as part of owners and are very hopeful in their future after retirement.
- vi. 6. Similarly, there is the need for goal congruence between management and workers. That is there should be a balanced compromise between organisational need and individual need. This affords individual preference in order to avoid frustration at some point of time.
- vii. 7. Fair play. Though there must be rewards for performance, non-performance must be punished or reprimanded, and promotions must be only on merit. In addition, there must be impartial and balanced employee performance appraisals and review systems. There should be openness, transparency in common matters; high value of human dignity, people oriented management system, creating belongingness and trust, and two-way communication is means of ensuring fair play.

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