



THE EMPLOYEE EMPOWERMENT AND JOB PERFORMANCE IN THE
BANKING SECTOR

(A CASE STUDY OF DIAMOND BANK PLC, NIGERIA)

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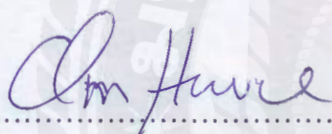
Thematic Certificate

To

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Award of Masters of Business Administration in International Business Management

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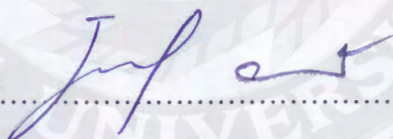
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Graduate Support and Engagement

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Title of Research: Exploring the Factors Affecting Graduate Support System and Engagement Level in Higher Education

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ABSTRACT

Students in this rapidly changing world need a reliable support system to enable the intended educational outcomes. However, on the other hand, many institutions of higher learning, globally are perceived to lack a comprehensive student support system that effectively and efficiently cater for graduate students in higher education. This study utilized the Documentary Research Methodology (DRM) to explore the perceived factors affecting the graduates' support system (GSS) and the engagement level of graduate students in higher education. The DRM tool was used to systematically select and review 63 of peer-reviewed articles on student support-system and engagement. Reviewed articles were retrieved from the Wiley online Library, Siam Library, ResearchGate Library, and Scientific Research Library, to generate the Graduate Support System and Engagement Model (GSS-EM) for use by the institutions. The paper argues that since the landscape of higher education is changing rapidly, the overall commitment of the graduate students to engage and to succeed will factor on a comprehensive support system implemented by relevant and useful management. The Model generated from this study may serve as a tool for future empirical studies on the topic or related areas of academic research. Recommendations were offered to relevant management bodies in higher learning institutions to adopt support systems that meet both local and international best practices.

KEYWORDS

Student support, International Graduates, Engagement, Student-engagement.



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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The aim of this research is to investigate employee empowerment and job performance in the banking sector in Nigeria.

The roles of a financial institution in the micro and macroeconomic policies in Nigeria especially in the realization of monetary and fiscal policies cannot be ignored. Diamond Bank was selected as a case study of this research because of their financial structural role staff performance. This bank was selected based on their structures, age, and size in Nigeria's banking sector. The study is to examine the organizational leadership styles employed in the banking industry and also the cordial relationship between the leadership strategies employed and employee job performance so as to determine if the workers are empowered or not and the relationship between this two concepts (employee empowerment and employee performance). It will also evaluate the connection that runs between employee empowerment, style of leadership and job performance and the overall effect on the stakeholders of the organization.

Diamond Bank Plc is an indigenous fastest growing retail bank in the banking sector in Nigeria through their innovation and technology, Diamond Bank has established an improved customer experiences and also drives financial inclusion in what they call 'Beyond Banking'. They offer a full range of banking products and services in retail, business and corporate banking segments. Diamond bank plc is ranked as a leading financial institution in Nigeria with the goal of discovering young talented individuals and empower them to achieve full potentials in their various career way.

Empowerment is when an employee has both the responsibility and authority to carry out its mission and control over its task and resources. This means that an employee can make good decisions about certain aspects of their work without checking with anyone or with the

management. Diamond bank plc can empower their employees as in the case of a team project by senior management, here is your goal, your budget and other resources they required to use and tell them they are empowered to make the right decisions relevant to achieve that goal within the parameters of this budget and organizational goal.

However, a team or an employee can also empower themselves in the absence of any organizational prohibitions to the contrary; a team may take the initiative to go for it. The goal of empowerment is not just to make team members or an employee feel good about themselves, although that does happen as a byproduct. Empowerment enables an employee to achieve organizational objectives.

Empowering an employee will help them to speed up the Bank's service, control, and other support functions to facilitate excellent customer services delivery. Empowering teams of staff in the banking industry will reduce the time it takes to answer a customers' request because they will have authorities to give an answer to a customer and the good part of it is that the service is faster and customers are happier. Furthermore, the Diamond Bank should empower their employees so that they can accomplish their responsibilities in an effective way. Empowerment includes providing training and education necessary for assigned task completion.

Employee motivation is a way to achieve unusual goals, in which they put their efforts and skills above and beyond the organizational goals. Comprehensively speaking, employee motivation is the extent to which employees are bound emotionally or psychologically towards the organization (Anitha, 2014). It is good for the diamond bank to know to achieve organizational goals, employees are considered to be the most effective source to be considered. Employees have the way or power to use the organizational capital efficiently to increase the productivity and profitability of Diamond bank plc. The employees' motivation, performance, and productivity should increase if they are treated with good leadership style in the diamond bank.

Bouckennooghe, Zafar and Raja (2015) argued that motivation is a key part of leadership. They state that leadership is, amongst others, the ability to motivate others to contribute toward the effectiveness and success of the groups of which they are members.

Employee Motivation and satisfaction are the cores of modern management of human resources because it is only by the construction of a quality motivational system that can help the organization to increase its competitive ability and value. Management has to request more organizational excellence in their banking services. This can only be achieved by human resources management which utilizes various tools and systems. Employee Motivation can be one of the methods diamond banks can use to increase their competitiveness in the banking sector in Nigeria. Employee's motivation can be essential for the survival of a diamond bank in the banking sector. Motivation can be an extremely significant factor for increasing productivity and enhancing employees' performance and for supporting a diamond bank's strategy. Few companies understand the importance of human capital to be their main asset to compete and succeed in the business environment.

Baldoni in his work mentioned Dwight Eisenhower's statement that motivation is the art of getting people to do what you want them to do because they want to do it. This statement speaks about what motivation is and it shows intensity, direction, and persistence which person is showing in order to achieve a certain goal. Torrington et. al defined motivation as the desire to achieve beyond expectations, being driven by internal factors rather than external factors, and to be involved in a continuous striving for improvement. Motivation explains why people behave the way they behave and motivation is the driving force of the individual. Motivation also encourages people to put more effort into achieving their goals. Satisfied and capable employees are one of the steps to the realization of the objectives of an organization. To presume a behavior of an employee, a manager needs to know something about the goals of employees and of the actions which the employee must take to in achieving them.

George and Jones stated that there are three main elements of work motivation which are the direction of person's behavior in an organization, person's level of efforts and person's level of persistence when facing obstacles. Motivation is momentous human resource management function diamond bank must take seriously for retaining talented workers so they would perform better for the organization. It is also a very important activity diamond bank need to address in order to gain and retain competitive advantage, therefore it is an important function which will help diamond bank to achieve its goal, it will give diamond

bank power to increase effectiveness in almost all areas of their banking services and also helps them in achieving its organizational strategies. Employee motivation is regularly treated as a problem of individual workers. If a diamond bank wants to improve the motivation, it is important to know that the problem is not in employees, but in the organization. Diamond bank, therefore, should work to enhance the quality of working life and improve employee satisfaction by answering to their needs. The main objectives of effective quality of working life are working conditions improvement mainly from the perspective of employees and greater organizational efficiency (mainly from the perspective of the organization). Diamond bank employees need high quality of work life which is important for organizations so they would be able to attract new and retain existing employees.

1.2 Statement of the Problem

In today's banking system, job performance depends on employee empowerment, which in turn depends on employee training, job satisfaction, and employee motivation, employees are considered to be the most vital organizational assets to use to achieve the goal of every organization. Lack of employee empowerment will produce less job performance and incapacitate in their jobs. Also despite the central bank of Nigeria trying to ensure the banks remain responsive to activating a financially driven real sector, the effect has not been too significant.

There are ways to decide:

1. The details about employee empowerment use in diamond bank plc
2. The effects of employee empowerment on job performance in diamond bank plc
3. If employee empowerment truly enhances and increase job performance of banks.

1.3 OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

- 1 To know whether the employees are really empowered in Diamond Bank Plc.
2. To investigate ways diamond bank plc can empower their employees to increase productivity.
3. To determine how employee empowerment could positively affect employees' job performances in Diamond Bank Plc.

1.3.1 Research Questions:

The study will address the following research questions thus:

1. Does diamond bank plc empower their employees?
2. What are the ways diamond banks can empower their employees to increase their productivity?
3. In which ways could employees' empowerments positively affect employees' job performances in diamond bank plc?

1.4 Scope of the Study.

The scope of this research is limited to the employee empowerment, job performance, and the leadership style practice of diamond bank Plc in Nigeria. The researcher will apply a qualitative research method, then use an in-depth interview with a qualitative questionnaire so that necessary primary data that focuses particularly on the main causes of the poor job performance of employees in diamond bank plc can be obtained, as well as ways diamond bank plc can empower their employees to increase productivity.

1.5 Significance of the Study

This study will significantly help diamond bank plc:

1. Provide the Bank with relevant employees' empowerment information in order to ascertain their level of employees' empowerment practices.
2. To provide relevant information on the causes of poor employee empowerment, which has resulted in low job performance in diamond bank plc?
3. To provide the solution to the causes of low job performance in diamond bank plc.

1.6 Conceptual Framework

In this study the researcher will propose the following framework:

Which are employee empowerments, recruitment, training, teamwork; pay/benefits, personality confidence/self-motivation, knowledge, job performance, and job satisfaction certainly would be enhanced.

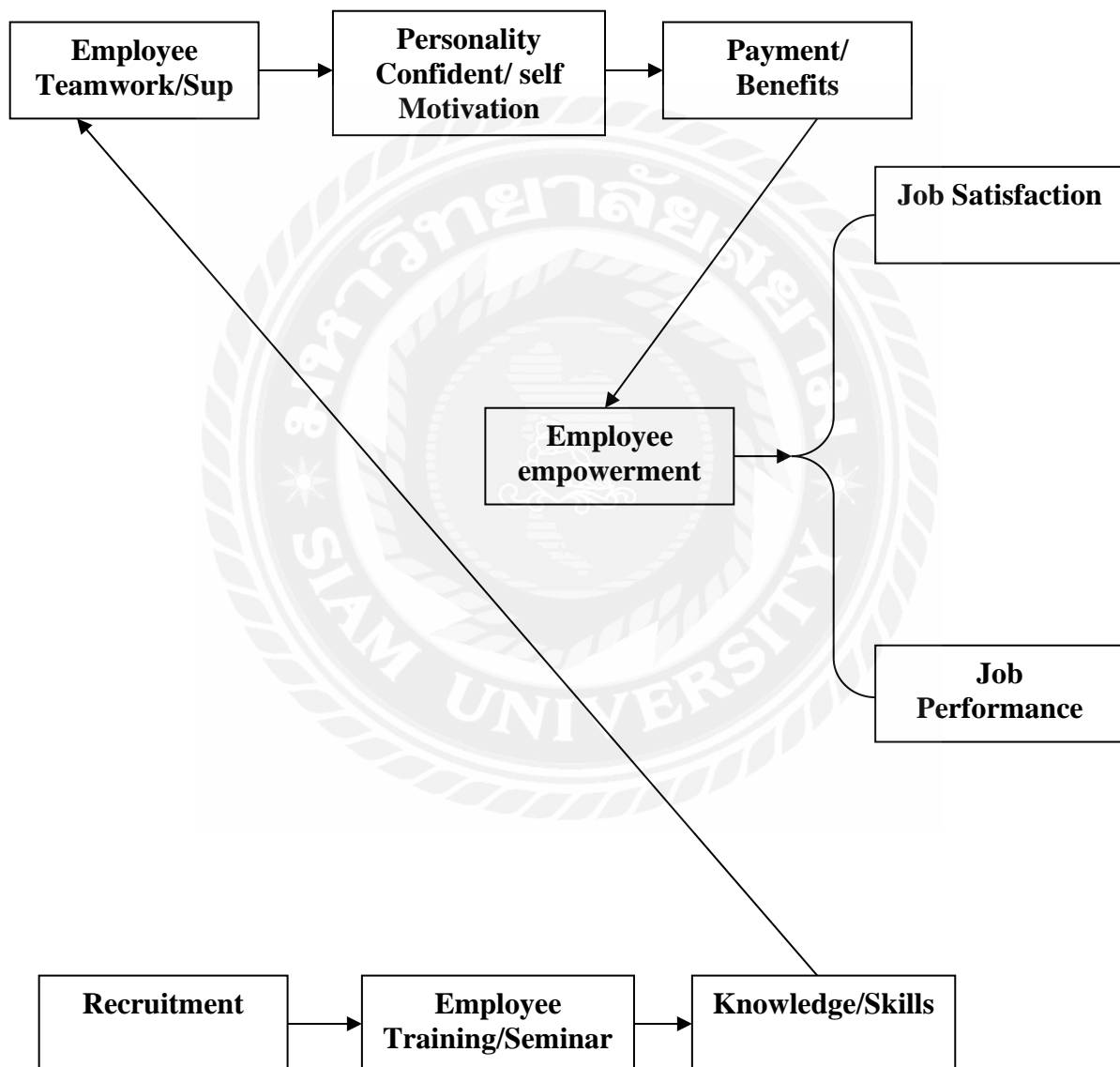


Figure 1: Conceptual Framework Diagram for Employee empowerment and job performance.

1.7 STATEMENT OF HYPOTHESIS

The following hypothesis formed the basis for the study

H₀: Employee is not truly empowered in the Banking Industry in Nigeria.

H_i: Employee is truly empowered in the Banking Industry in Nigeria.

H₀: There are no factors which lead to employee empowerment in the banking industry in Nigeria.

H_i: There are factors which lead to employee empowerment in the banking industry in Nigeria.

H₀: There is no relationship between employee empowerment and Job performance.

H_i: There is a relationship between employee empowerment and Job performance.

1.8 DEFINITION OF TERMS

MOTIVATION:- According to Igboeli, management (19 6,137) motivation is a general term that refers to all those inner forces such as desires, drives or motives, wishes and so forth, which kindle, direct and sustain behavior toward a goal.

MOTIVE: It is the inner state that direct behavior towards a goal. Igboeli (.1996:138) Kotler (199:269) define need as a state of deprivation of some basic satisfaction.

JOB MOTIVATION: It means transferring workers from one territory to another at a similar level in an organization in order to give him experience before promotion year (Chiruden 1998: 301) Management involves getting things done through other people (Oliver 1995:99)

JOB ENHANCEMENT: It entails changing from some aspect of a job in order to have it satisfy more of a person higher in order needs (Kotler 1997:34)

EMPLOYEE: These are workers that are being employed by the employer on which certain duties will be allocated to them to discharge it efficiently and effectively so that the employer will through them accomplish the goals and objectives of the organization.

MOTIVATION: Is an energizing force that induces and compels the behavior of an employee.

SATISFACTION: To meet up the needs and wants of a particular request.

MANAGEMENT: Is a process of planning, organizing, directing and controlling the activities of the organization in order to reach its goals and objectives.

MORALE: This describes a state of individuals' attitudes judgment and feelings about work, company or supervisor. A man's morale to an event can be high or low and morale can be influenced by needs.

1.9 Structure of the Study.

In this chapter one, consist the background of the research, the research questions; objectives of the study, Scope of the Study, Statement of the Problem, Hypothesis of the Study, the conceptual framework are investigated and Definition of terms. Chapter two also consist literature review of the keywords relevant in the banking sectors. Chapters three of this research explore the methodology, methods utilized to collect data in this study. Chapter four of this research explains the variables and the data analysis collected from the diamond bank. Lastly, chapter five contains the conclusion and recommendations about the research.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

A literature review is a very important aspect of a research work. To review literature is to build upon work done by others in the field of study. In doing this, existing gaps have to be filled. One can attempt to define literature review as a critical examination of existing works in a field under study. The critical dimension of this definition implies that the researcher is interested in discovering contributions made in the field. Generally, literature review involves locating, reaching and evaluating reports of research as well as reports of canal observations and opinions that are related to the envisaged study. This chapter will study employee empowerment, job performance, employee training in Nigeria's banking sector, and the researcher will demonstrate theoretical review and other relevant methods that can be used to promote and improve employee empowerment, employee training, organizational behavior and job performance in banking by Diamond Bank Plc.

2.1 INDUSTRY REVIEW

The bank is a financial services provider from Nigeria. Headquartered in Lagos, Nigeria's largest city, the bank maintains a banking subsidiary in The United Kingdom. As of December 2012, the bank's total assets were valued in excess of US\$7.3bn (NGN:1.7 trillion). As at June 2013, the bank operates 240 branches in Nigeria, 20 branches in the Benin Republic, 2 branches in Senegal, 1 branch in Togo and 3 branches in Côte d'Ivoire. Diamond Bank Plc began as a private limited liability company on March 21, 1991 (the company was incorporated on December 20, 1990). Ten years later, in February 2001, it became a universal bank.

In January 2005, following a Private Placement share offer which substantially raised the Bank's equity base, Diamond Bank became a public limited company. In May 2005, the Bank was listed on The Nigerian Stock Exchange. Moreover, in January 2008, Diamond Bank's Global Depositary Receipts (GDR) was listed on the Professional Securities Market of the London Stock Exchange. The first bank in Africa to record that feat.

2.2 THE CONCEPT OF EMPLOYEE EMPOWERMENT

Employee empowerment is one in all the foremost effective techniques for increasing worker productivity and higher use of the capacities and capabilities of their individual and collective structure goals. Empowerment could be a method through which people and groups develop the flexibility to unceasingly improve performance and facilitate to enhance it. In alternative words, empowerment could be a development strategy and structure to prosperity. In this paper, a practical approach with the concept of Employee empowerment explains to determine this concept. Definitions of empowering organizational characteristics, empowering factors and barriers to the achievement of organizations are the subjects that addressed in this paper. This paper tries avoiding sporadic and marginal arguments to an organization that the administrator trying to improve the capabilities of their staff, define Frameworks and techniques to achieve this goal.

These days Organizations littered with factors like accumulated world competition, speedy changes, the requirement for quality after-sales service and restricted resources and area unit underneath air mass. Once a few years of expertise, the planet has returned to the conclusion that if a company needs to be a frontrunner within the economy and his business affairs and keep within the competition arena ought to have an expert, inventive and high motivation. There's a right away relationship between human capital and productivity in organizations. One concern of the world's major economic establishments is gathering educated and know human capital that may modification in a company that they're happy. A prosperous organization could be a set of an organization composed of cultivated individuals, ideas and customary goals that with cooperation in versatile organization offer expertise and data with increasing love progress for management. Therefore, any person UN agency performs the task for the organization can feel possession. Victimization the human resources Potential could be a Brobdingnagian advantage for any organization. Personal productivity of organization uses a set of individual skills and potential to enhance the organization and with potential power and abilities to form tremendous progress within the development of individual and structure alignment. In this regard growth, progress, prosperity and improved capabilities in recent years as staff empowerment are considered by scholars and experts in human resource management.

As organizations deal with the challenges of organization and continuous improvement are a priority, a greater need of support and commitment of staff and involving them in the work is felt, empowering new and effective technique for improving the organization productivity, by use empowerment of employees. Employees through knowledge, experience, and motivation behind

his powers and in fact Empowerment is the release of this power. This technique provides potential capacity to exploit originates from the human capacity that it is not used completely and suggests healthy environment and an institutional balance between the actions of the management control and complete freedom of staff action, an issue of empowerment, which will be examined issues such as how are environment, climate management, and employees? Does the manager give the possibility to know the opinions of their employees? Does the basis of choosing and applying the competencies and businesses or individuals based solely on having pure information? Is there a fair punishment and reward system in an organization? What is the level of participation in the organization? What extent managers have an attractive environment for work?

Today, organizations have the advantage that they are not to outshine each other in applying the new technology, but in a high confidence level of employee commitment within organizational objectives. To passing of the two-stage, organizations must adapt to different situations and learn new techniques of empowerment. In this case, achieve the ability to identify items that could be constructive and effective working environment for employees to enjoy the job. In the new organization, employees are responsible not only for the task, but also to improve the overall function of responsibility in the organization. They deal with continuous increasing the productivity performance in a way that working together.

The concept of employee empowerment was introduced to the management literature over thirty years ago by Kanter (1977). Empowerment exists in an organization when lower level employees feel that they are anticipated to exercise initiative in good faith on behalf of the mission even if it goes outside the bounds of their normal

responsibilities; and if their plan should lead to a mistake even a serious one they trust that they will not be randomly discipline for having taken that initiative.

Empowerment, participation or participative management is a traditional concept in business management literature since studies about democratic supervision and participation are being published frequently from the thirties onwards. Making decisions are not a simple act, but a full process (Ford and Fottler 1995). The decision-making process could be divided into several stages, starting with the identification of the problem intelligence stage, alternatives' design also called conception stage, an election of the decision, and finally implementation and revision. Thus, the manipulation of managers and employees can be shared at any stage, without underrating one stage against another. When he authorizes through the representation of someone else or someone who

acts in his name, either his superior, or the handover of his group, or another partner, participation is oblique (Córdova 1982; Dachler and Wilpert 1978; Harberet al. 1991; Cole et al. 1993) consider empowerment is characterized for being direct instead of through intermediates. As well as Dachler and Wilpert (1978) insist that the ideal way of empowerment is the immediate and direct involvement of the members of the organization in the decision-making process.

The need to empower the workforce can be very critical when they feel powerless and it is, consequently, critical to find out the reason why there is this sense of powerlessness among employees. Once these situations are found empowerment policy and tactics can be used to remove them. However, this state can only do well if the plan and strategy directly offer personal efficacy information to the employees. Currently, self-efficacy theory has much to offer with respect to the considerable impact of such changes on employees and specific actions to take with 36 respects to training and retraining communication programmers, feedback systems, and goal-setting activities.

In looking at empowerment, for example wherever an employee would make confident and effective bottom-line decisions, this creates a supplement for that person to have a sense of capability to make that decision, in other words, a strong sense of decision-making and self-efficacy (Appelbaum and Hare 1996). Today, more than 70 percent of organizations have adopted some kind of empowerment initiative for at smallest part of their workforce Lawler, Mohrman and Benson (2001). To be flourishing in today's global business environment, companies need the knowledge, ideas, energy, and

creativity of every employee, from front-line workers to the top-level managers in the executive suite. The best organizations completing this by empowering their employees to take initiative without pushing, to serve the collective interests of the company without being micro-managed, and to act like owners of the business (O'Toole and Lawler 2006). The empowerment initiatives include;

2.3 WHAT IS EMPLOYEE EMPOWERMENT?

A management practice of distribution information, rewards, and power with employees so that they take initiative and make choice to solve problems and develop services and performances. Empowerment is based on the thought that providing employees skills, resources, authority, opportunity, motivation, as well holding them accountable and liable for results of their actions, will donate to their employee satisfaction.

Employee empowerment is defined when an employee is giving a certain level of autonomy and responsibility for decision-making concerning their specific organizational tasks. It is a management strategy that aims to give employees the tools and resources necessary to make confident decisions in the workplace without the supervision of the management.

(Meyerson&Dewettinck, 2012) also state that employee empowerment enables organizations to develop trust, motivation and helps to remove boundaries between an employee and top management in the organization. It helps in providing an organization's employees with the authority to deal with matters concerning their daily job activities. Jacqueline (2014) stated that empowered employees are likely to develop feelings of motivation that will enable them to gain the authority, control and the application of the essential knowledge and skills for dealing with customer needs and thereby achieve the objectives of the organization. In fact, it has been known as an essential contributor to organizational success because it enhances employees' job performance, satisfaction, and organizational commitment and thereby paves the way for the achievement of organizational objectives at a more desirable level (Meyerson&Dewettinck, 2012).

2.3.1 IMPORTANCE OF EMPLOYEE EMPOWERMENT

Employee empowerment can be an authoritative tool for organizations. This new management technique can increase competence and usefulness inside an organization. It augments employee productivity. By empowering employees, privileged and managers have the autonomy to contribute their time to more important matters (Spreitzer 1995). Empowerment also transfers much profit to employees. It makes them feel enhanced about their contributions to the organization, it enhances employees' minds to find improved ways to carry out their jobs and it gives workers the feeling of self-assurance in themselves and their organizations (Bourke 1998). The followings are some of the benefits of empowerment, as emphasized by many researchers and authors in the field (e.g., Altizer 1993; Quinn and Spreitzer 1997; Spreitzer 1995) rapidly responding to changing surroundings.

§ Improving efficiency and quality of work.

§ Generating and strengthen a positive work culture.

§ Cheering employees to use their talents and to be original.

§ Resolve troubles quickly.

§ Maintaining pride and confidence among employees.

§ Assembling employees act more responsibly.

§ Creating flexibility and innovation.

§ Make easy knowledge sharing.

§ Escalating job satisfaction.

Those coming from a psychological perspective emphasized the personality, motivational characteristic of the empowerment process” (Kizilos 1990) while “management theorists, focused on empowerment to explain the performance of individuals in relation to others within the organization”. (Conger and Kanungo 1998) were the first to combine the approaches to empowerment found in the management and psychology literature and conceptualize it as a motivational process. They found that employees' thoughts of empowerment correlated positively with their perceptions of their managers as being empowered and in control as well as with managerial support; "employees feel most empowered when they distinguish that their managers are both empowered and helpful" (Parker and Price 1994). In Management theory and practice, our sympathetic of the construct is limited and often confusing. For instance, most management theorists have agreed with empowerment as a set of managerial techniques and have not paid sufficient responsiveness to its environment or the processes underlying the construct. This may reflect the sensible or practice direction of theorists, and the result may be an inadequate kind of the notion of empowerment and its theoretical rationale for 24 related practices. Since a construct, empowerment has not conventional the same analytical treatment from management scholars as the construct of power. In recent years we have seen the appearance of the idea that the effective manager is not just a boss but an enabler and facilitator, drawing the best out of everybody who works in the organization whatever its line of business.

2.3.2 PROCESS OF EMPLOYEE EMPOWERMENT

Training

(Elnaga& Imran, 2013) stated employee training as knowledge and skills of employees in the organization, where the organization can utilize the knowledge and skills for its performance, global competitiveness, and continuous development. Employee training is one of the ways organizations can develop and improve their employees' quality to meet the standard of service required by customers. The capabilities, knowledge, and skills of an employee who is talented stated to be the key competitive advantage an organization can have in this global marketplaces

(Becker, Bose, & Freeman, 2006). (Elnaga& Imran, 2013) defined employee training as programs that aim to provide employees with the required information, new skills in order to enhance the opportunities of professional development.

(Truitt, 2011) defined employee training as skills that an employee should gain to help him or her by working with others in an attempt to achieve organizational goals and objectives. Sabir, Akhtar, Bukhari, Nasir, and Ahmed (2014) thought about training as the acquisition of knowledge, skills, and abilities by professional development. Likewise, Singh and Mohanty (2012) revealed that the investments in employee training turn to benefit the organization in the long run.

Employee training requires changing skills, knowledge and attitudes and behavior of employees toward their jobs to achieve the organizational goal (C. S. Duncan, J. D. Selby-Lucas, and W. Swart, 2002). A successful and prosperous future of an organization depends on its skilled, knowledgeable and experienced workforce of its employees. This is why training is the vital and constructive instrument in the successful accomplishment of an organization's goals and objectives.

Training will not only help to enhance employee, but it will give employee opportunities to learn their job effectively and they will do it more competently to increase the productivity of the organization (Nadeem, M., 2010). An employee training program of an organization can assist to increase productivity and the quality of work life of an employee. Training is not a cost that an organization incurred; it is a sustainable investment of an organization to improve the level of motivation of their employee to result in superior customer satisfaction and quality product and service (Karim, Huda, and Khan, 2012).

Training is a major component of the development of employees to achieve high performance in the banking sector. Training employees are very significant, mainly for their continuous development, in order to achieve organizational objectives to meet future changes in technology development and changes in the financial market. Training enables employees to enhance and expand their knowledge, skills, and attitudes to provide better and more efficient performance at their workplace. The organization should train all their employees in order to boost the performance if it wants to meet up with changes. It is essential to assist employees with laws and regulations, to effectively utilize the technology to work productively. Employee training could be in form of management of the organization giving instruction to a new employee to implement his knowledge, skills, and ability in order to be more productive for the organization. The organization

could organize a seminar, course, professional programs for employees to acquire relevant knowledge for their jobs.

To improve job performance, skills and behaviors and knowledge gained during the training have to be utilized at the workplace (Holton & Baldwin, 2003). Training employee is an important part of the functions of human resources management in order to increase and enlarge the knowledge, skills, and abilities of employees to perform more efficient work. Human Resources Department should continuously monitor the changes happening in the market, while they train their employees to adapt to those changes.

Employee Motivation

Mitchell (1982) defined motivation as the level to which a person wants to engage in a particular behavior. Bandura (1996) also defined motivation as an important factor for job performance, that people with more motivation; indeed found to be more successful in achieving their organizational goal than people with less motivation. Employee motivation is a way to achieve unusual goals, in which they put effort above and beyond stated organizational goals. Motivation normally involves the manipulation of values that motivate individuals to do work for organizational ends (Michaelson, 2005, p. 235)

Job Satisfaction

Job satisfaction is defined as the level to which employees feel positively or negatively toward their jobs. (Gohel, 2012) defined Job satisfaction as employees' level of satisfaction towards their jobs and work conditions. Job satisfaction is the pleasant emotional state of an employee towards their jobs that help the employee to perform the organizational task. (Yang, 2010) stated that if employees are provided with benefits and work environment as they expect, it will increase employees' level of job satisfaction. It can be defined as an employee's perception towards their job as fulfilling their material as well as psychological needs.

Job satisfaction is one of the factors that enable an employee to be productive in the organization. It will encourage an employee to be committed to achieving organizational goals. Employee satisfaction or job satisfaction is, quite simply, how happy or satisfied employees are with their work. Employee satisfaction is naturally calculated using an employee satisfaction survey. These surveys deal with topics such as compensation, workload, perceptions of management, flexibility, teamwork, resources, etc. These things are all vital to organizations who want to keep their

employees happy and reduce turnover, but employee satisfaction is only a part of the overall solution. In detail, for some organizations, satisfied employees are better off. Employee satisfaction and employee engagement are comparable concepts on the plane, and many people use these terms interchangeably. Employee satisfaction envelops the basic distress and needs of employees. It is a good starting point, but it generally stops short of what really matters.

Employee satisfaction is important to the success of any business. A high rate of employee satisfied is directly associated with a lower turnover rate. Thus, keeping employees' satisfied with their job should be a major concern for every manager. While this is a well-known fact in management practices, economic depression like the current one seems to cause the manager to ignore it. There are various motives why employees can become depressed with their jobs and resign, including high stress, lack of communication within the company, lack of recognition, or limited opportunity for growth. Management should energetically seek to improve these factors if they expect to lower their turnover rate. Even in an economic recession, turnover is an expense to avoid.

2.4 DETAILED CONCEPTUAL FRAME

For the purpose of this study (Employee Empowerment and Job Performance in the Banking sector in Nigeria) using Diamond Bank Plc as a reference to examine employee's rate of empowerment and Job performance. Employee Motivation and satisfaction are the core of modern management of human resources because it is only by the construction of a quality motivational system that can help the organization to increase its competitive ability and value. Management has to request more organizational excellence in their banking services. This can only be achieved by human resources management which utilizes various tools and systems. Employee Motivation can be one of the methods Diamond Bank Plc can use to increase their competitiveness in the banking sector in Nigeria. This study evaluates the followings; recruitment, employee training, knowledge/skills, employee teamwork, personality confident and payment/benefit as concepts that promote employee empowerment and job performance.

2.4.1 RECRUITMENT: The accomplishment and choice method is vital for brand new and established businesses alike. Human resources department has the support and experience of employment specialists to assist hiring managers with the procedures to confirm your company's leader's square measure creating wise hiring choices. There square measure many items to the accomplishment and choice process: sourcing candidates, reviewing and trailing candidates,

conducting interviews and choice for employment. Below are processes involved in the recruitment and selection process?

2.4.1.1 Sourcing Candidates

This is the primary step within the accomplishment and choice method. Sourcing candidates mean that your employment specialist is employing a kind of ways to seek out appropriate candidates for job vacancies. Sourcing will be done via online advertising on job and career sites or skilled networking and participation in trade associations. Another artistic sourcing technique employment specialists utilize is watching employment changes at trade competitors to recruit candidates accustomed to an identical form of business you're in operation.

2.4.1.2 Tracking Candidates

The next steps within the recruitment and selection method measure are the tracking of candidates, and applications and reviewing resumes. Applicant tracking systems (ATS) are getting extraordinarily useful information to employers, and this technology aids within the management of job vacancies and applications for each open position. Employment specialists use ATSs to review applications and resumes. Following your employment specialists on somebody reviewed, he will then decide the candidates he needs to interview. .With some ATSs, applicants can track application status. An ATS can be developed for organizations of any size, including small businesses.

2.4.1.3 Preliminary Phone Interview

Conducting a preliminary phone interview is crucial for getting data regarding the applicant's background, work history, and knowledge. Once your employment specialist conducts a preliminary interview, the target is to work out whether or not the applicant has the requisite skills and qualifications for the task vacancy.

2.4.1.4 Face-to-Face Interview and choice

In this stage of the accomplishment and choice method, the hiring manager reviews the applications and resumes the utilization specialist forwarded to her. The hiring manager invites the applicant to be interview face-to-face; communication regarding the interview and programming is mostly handled by the utilization specialist. This ensures that everyone qualified candidates receive identical data. At times, the utilization specialist can prepare the applicant for the face-to-face

interview. When the hiring manager interviews the person, she more narrows the sphere of candidates from that to pick out for the task gap. In several corporations, there's a further interview by an identical hiring manager or maybe a panel of interviewers.

2.4.1.5 Extending Associate Degree Employment provide

Once the hiring manager decides that candidate is most fitted for the task vacancy, it is time to tell the candidate of pre-employment matters, like background inquiries, drug tests and, if applicable, licensing data. Once recruiting for positions wherever you talk terms of employment, compensation, and edges, and alternative problems, draft employment provide could displace from the candidate to the leader till the parties reach associate degree agreement.

2.4.1.6 Consideration

Your company's recruitment and choice method is the best way to deliver the goods successfully within the business world. In line with Dr. Stuart Greenfield, contributor to the Yankee Society for Public Administration, "implementing simpler processes to recruit candidates and choose 'the best and also the brightest' can improve one's ability to satisfy one's organization's human resource wants."

2.4.2 EMPLOYEE TRAINING/COACHING

Employee coaching/training is crucial for the organization's success. Despite the importance of coaching, a trainer will encounter resistance from each worker and managers. Each team could claim that coaching is taking them far from their work. However, a trainer will combat this by demonstrating that coaching is truly a vital part of employees' and managers' work.

2.4.2.1 Why Worker Coaching/Training is vital.

Training is crucial as a result of it:

- Educates employees regarding the effective use of technology,
- Ensures competitive come on the market,
- Promotes safety and health among workers,
- Creates opportunities for career development and private growth, a vital think about retentive employees.

- Helps employers accommodate laws and regulations and
 - Improves productivity and gain.

2.4.3 EMPLOYEE TEAMWORK

Teamwork within the geographical point offers a company and employees the flexibility to become additionally accustomed to one another and find out how to figure along. The importance of cooperation at work is significant to the success of the corporate and to the event of every worker. Understanding those necessary parts can assist in developing company policies back-gearred toward encouraging team growth within the geographical point.

Below square measure importance of team adds organization;

2.4.3.1 Delegation of Responsibility

A team that works well along understands the strengths and weaknesses of every team member. One amongst the advantages of sturdy cooperation within the geographical point is that team leaders and members become skillful at dividing up tasks so that they square measure done by the foremost qualified folks. While not sturdy cooperation, it will be troublesome for managers and executives to work out those employees members will best accomplish job tasks.

2.4.3.2 Team Work/Potency

Working teams and groups develop systems that enable them to complete tasks expeditiously and quickly. Once a task is bimanual to a well-trained and economic team, the team's work pace assures that the tasks are completed quickly and accurately. This permits the corporate to require additional work and generate additional revenue while not having to feature additional employees. This becomes useful once economical groups from completely different departments work along. Every team is cognizant of its own skills and also the teams will work along effectively as opposition disjointed teams of workers United Nations agency might not be accustomed to a way to work along.

2.4.3.3 Ideas Flourish

Teams within the geographical point typically meet to debate a way to solve company problems. Once a team works well along, it permits employees members to feel more leisurely in providing

suggestions. Team members become familiar with process group action data, and also the company edges from the range of suggestions that return from effective groups.

2.4.3.4 Support one another

There are challenges day after day in any workplace, and a powerful team setting will act as a support mechanism for employee's members. Work cluster members will facilitate one another improve their performance and work along toward rising their skilled development. Team members additionally return to believe one another and trust one another. These bonds will be necessary once the team faces a very troublesome challenge or if the cluster is forced to touch upon the loss of a team member whereas still attempting to keep up productivity.

2.4.4 EMPLOYEE PAYMENT/BENEFIT

Employee edges usually refers to retirement plans, health life assurance, life assurance, social insurance, vacation, worker stock possession plans, etc. edges square measure more and more pricey for businesses to supply to workers, that the variety and choices of advantages square measure dynamic speedily to incorporate, for instance, versatile profit plans.

Benefits square measure sorts of price, apart from payment, that square measure provided to the worker reciprocally for his or her contribution to the organization, that is, for doing their job. Some edges, like state and worker's compensation, square measure federally needed. (Worker's compensation is de facto a worker's right, instead of a profit.)

Prominent samples of edges square measure insurance (medical, life, dental, disability, state, and worker's compensation), vacation pay, vacation pay, and maternity leave, contribution to retirement (pension pay), part, stock choices, and bonuses. (Some folks would take into account part, stock choices and bonuses as sorts of compensation.) You might think about edges as being tangible or intangible. Listed antecedently square measure tangible benefits. Intangible edges square measure less direct, for instance, appreciation from a boss, a chance for promotion, nice workplace, etc. folks typically mouth fringe edges, typically touching on tangible edges, however typically that means each form of edges.

You might additionally think about edges as company-paid and employee-paid. whereas the corporate typically pays for many varieties of edges (holiday pay, vacation pay, etc.), some edges, like medical insurance, a square measure typically paid, a minimum of parts, by workers as a result of the high prices of medical insurance.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 INTRODUCTION

This chapter gave a detailed statement of the various methodologies that will be used to accomplish the topic of this study. The chapter comprises the following subheadings: Research Design, Area of the Study, Population of the Study, Sample and Sampling Techniques, Instrument for Data Collection, Validity of the Instrument, Reliability of the Instrument, Administration of the Instrument, and Method of Data Analysis.

3.1 RESEARCH DESIGN

This study employed a survey design to investigate “Employee Empowerment and Job Performance in the Banking Sector in Nigeria” Cohen Marion and Morrison (2000) remind us that survey research involves collecting data to answer questions concerning the phenomenon under study and is used to describe the nature of existing conditions, identify standards against which existing condition can be compared, and/or investigate the relationship that may exist between events.

3.2 AREA OF THE STUDY

The area of the study is Diamond Bank Plc which has several branches in Nigeria, African and outside the shores of Africa (Europe) and its head office in Lagos Nigeria. Diamond Bank Plc is an indigenous bank, its origin is traced to Nigeria. Diamond Bank Plc began as a private limited liability company on March 21, 1991, and was incorporated on December 20, 1990. It grew to a universal bank ten years later (2001) and successfully placed a Private Placement share offer which substantially raised the Bank's equity base in 2005 Diamond Bank became a public limited company.

3.3 POPULATION OF THE STUDY

The population of the study consists of the all the staff of operations department and marketing department of Diamond Bank Plc which is located in the city of Owerri the Eastern Heart Land in the eastern part of Nigeria.

3.4 SAMPLE AND SAMPLING TECHNIQUE

The researcher sampled 50 staff from the total population of 76 of the total staff of Diamond Bank PlcOwerri main Branch. The distribution is stated below:

Table 3.1 Sample Distribution

S/N	DEPARTMENT	NO. OF STAFF
1	Operations	22
2	Sales	28
	Total	50

3.5 INSTRUMENT FOR DATA COLLECTION

The study utilizes a questionnaire as its research instrument. A self-structured questionnaire "Employee Empowerment and Job Performance in the Banking Sector in Nigeria" was the major instrument for collecting data for this study. The questionnaire was divided into two sections; section A and B. section A seeks information on the demographic data of the respondents, while section B seeks information about the respondent's opinion of the item statements. The respondents were advised to tick (✓) appropriately as they wish using the four (4) point modified Like rating scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD).

3.6 VALIDITY OF THE INSTRUMENT

Copies of the questionnaire were given to two experts in the field of banking and financial management. The Experts were requested to check the suitability of items, the clarity of language, the content coverage and the appropriateness of the items. Ambiguous items were removed and some were modified, the experts made some recommendations in which modifications were made on the instrument.

RELIABILITY OF THE INSTRUMENT

The researcher administered the questionnaire to 15 staff outside the study population and outside the study sample. The measure of the reliability of the instrument was determined by the use of the split-half reliability coefficient of internal consistency. The questions contained in the questionnaire were split into two halves. Thus, each of the respondents had a pair of scores from the two halves of the questionnaire. "Pearson's Product Moment Correlation" techniques were adapted to correlate the two sets of scores. A reliability coefficient of 0.93 was established using spearman's-brown correlation formula. This was considered adequate for the instrument.

3.7 ADMINISTRATION OF THE INSTRUMENT

The researcher administered 50 copies of the questionnaire to the selected sample for the study and was collected on the spot to ensure maximum return. This was used for the analysis.

3.8 METHOD OF DATA ANALYSIS

For the purpose of clarity and effectiveness of the result, the researcher analyses the data by using simple percentage method and chi-square (X^2) method. It is manually done. Percentage (%) method is used to analyze some of the data collected from the questionnaire. It is illustrated thus:

$$\text{Total response} \quad X \quad 100$$

$$\text{Total number of response} \quad 1$$

Chi – square (X^2) Method: - This method is used to lead the hypothesis whether the difference between the observed frequency and the expected frequency is significant.

The formula is given thus:

$$X^2 = \sum(o_i - e_i)$$

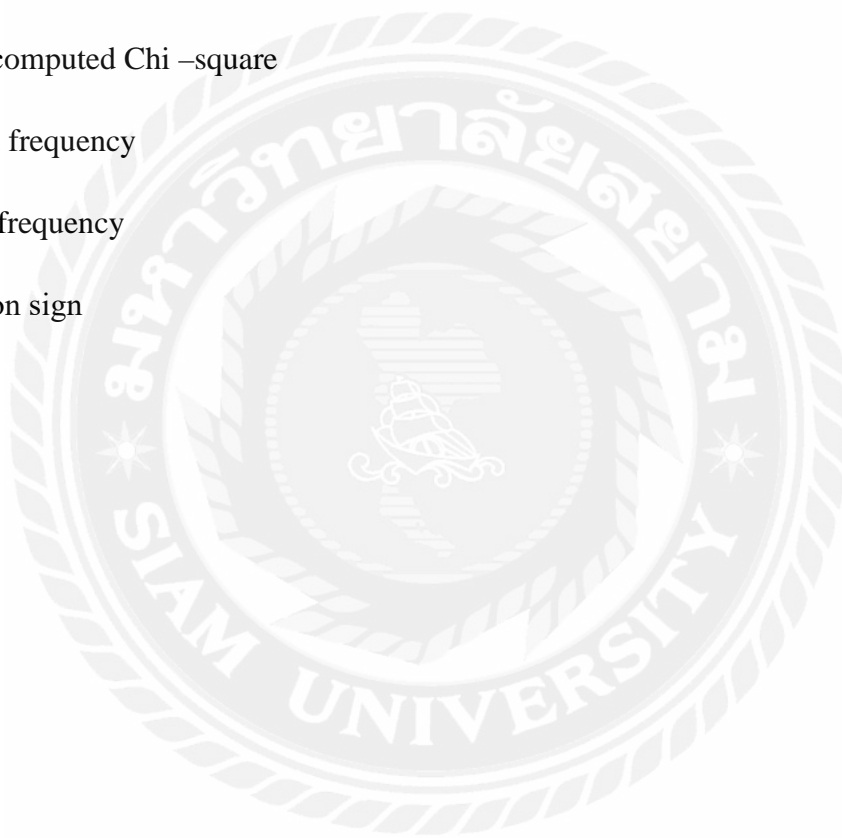
e_i

Where X^2 = computed Chi –square

o_i = observed frequency

e_i =expected frequency

Σ = summation sign



CHAPTER FOUR

4.0 FINDINGS AND ANALYSIS OF DATA

4.1 INTRODUCTION

This Chapter deals with the present analysis and interpretation of the data collected, the statistical techniques of frequencies and percentage were used. The tabular format has been applied.

Ernicker (1981:27) posited that the purpose of tabulation is to arrange data in a small space so that the eye can easily take it in at a glance. The important results and possible discovered a connection between the factors.

4.2 DATA PRESENTATION

The section deals with the presentation and analysis of data collected. The findings and discussion convert the socio-demographic and social-cultural factors. This also covers the characteristics of the respondents and information from five (2) different departments from Diamond Bank Ltd. The total number of 50 copies of questionnaires was distributed among these departments out of which all were returned and were properly filled. In the course of this research 50 copies of questionnaires were collected and analyzed.

4.1 Distribution of the Questionnaire Table

No. of Questionnaire Distributed	NUMBER OF questionnaires DISTRIBUTED & RETURNED		TOTAL
	Operations	Sales	
50	22	28	50
No. of questionnaire filled	22	28	50
No. of Questionnaire not properly filled	-	-	-
No. of questionnaire analyze	22	28	50

4.3 ANALYSIS OF DATA

For the purpose of data analysis, simple percentage form of data analysis was used and they are presented in a tabular form.

Question One

Table 4.2: Do you agree that Diamond Bank empowers their staff?

Responses	No. of Respondent	Percentage &
Strongly Agree	35	70
Agree	10	20
Strongly Disagree	5	10
Disagree	-	
Total	50	100

Table 4.2 thus shows that sixty (35) or 70% of the 50 strongly agree that Diamond bank empowers there staff, 10 or 20 % respondents agree Diamond bank empowers there staff, and 5 or 10% of the respondent strongly disagree that Diamond bank empowers their staff.

Table 4.3

What ways does Diamond Bank Empower their staff?

Responses	No. of Respondent	Percentage &
Morning Myth	5	10
Online Training	25	50
Class Room Training	10	20
All of the above	10	20
Total	50	100

Table 4.3 thus shows that 5 or 10% of the 50 agreed that the bank empowers the staff through daily morning myth, 25 or 50% of the total respondents said the bank empowers the staff through online training, 10 or 20% agreed to that fact that staff empowerments is through

classroom training and 10 or 20% attested that the banks use all the above-mentioned methods in empowering the staff

Table 4.4

In which ways could employees' empowerments positively affect employees' job performances in diamond bank plc?

Responses	No. of Respondent	Percentage %
Employees have access to an organization's mission, vision, and strategic plans	20	40
Employees are involved in planning and setting of goals.	7	14
Employees are provided with the required information at all times to enable them to make decisions.	15	30
Management delegates' authorities to employees to enable them to grow and develop new skills.	8	16
Total	50	100

Table 4.4 thus shows 20 or 40% of the total respondent attest that if Employees have access to organization's mission, vision and strategic plans it will increase employees job performance, 7 or 14% of the total respondent agreed that if Employees are involved in planning and setting of goals it will increase employee job performance, 15 or 30% of the respondent said if Employees are provided with the required information at all times to enable them to make decisions it will enhance employees job performance and 8 or 16% if Management delegates authority to employees to enable them to grow and develop new skills will also enhance employees job performance.

Table 4.5

Do you agree that the leadership style in the firms affects employees' empowerment and employees' performance?

Responses	No. of Respondent	Percentage %
Strongly Agree	30	60
Agree	5	10
Strongly Disagree	10	20
Disagree	5	10
Total	50	100

Table 4.5 thus shows that 30 or 60% of the 50 respondents strongly agree that leadership style affects employee's empowerment and employee's performance, 5 or 10% Agree that leadership style affects employee's empowerment and employee's performance, 10 or 20% Strongly Disagree that leadership style affects employee's empowerment and employee's performance and 5 or 10% Disagree that leadership style affects employee's empowerment and employee's performance.

Table 4.6

Do you agree that employee's empowerment has tremendously increased the quality of Job performance by employees?

Responses	No. of Respondent	Percentage &
Strongly Agree	30	80
Agree	10	20
Strongly Disagree	10	20
Disagree	-	-
Total	50	100

Table 4.6 thus shows that 40 or 80% of the 50 respondents strongly agree that employee's empowerment has greatly increased employee's Job Performance and 10 or 20% has strongly disagreed that employee's job performance is not increased as a result of employee's empowerment.

Table 4.7

Do you agree that factors like low productivity, low profit, and fear of bankruptcy gave raise to employee's empowerment so as to increase Job performance?

Responses	No. of Respondent	Percentage &
Strongly Agree	30	60
Agree	10	20
Strongly Disagree	10	20
Disagree	-	-
Total	50	100

Table 4.7 thus shows that 40 or 80% of the 50 respondents strongly agree that challenges gave rise to employee's empowerment and 10 or 20% has strongly disagreed that challenges gave rise to employee's empowerment.

4.4 TEST OF HYPOTHESIS

The hypothesis is an idea or suggestion put forward as a standpoint for reasoning or explanation. It is an assumption which its validity or otherwise has not ascertained. The Chi-square (X²) distribution is used for analyzing the data.

Formula = $\chi^2 = \frac{\sum (f_o - f_e)^2}{f_e}$

F

Where

F_o = Observed frequency

f_e = Expected frequency

DEGREE OF FREEDOM

The degree of freedom (DF) is denoted by formula $(R - 1) (C - 1)$

The number of rows minus one multiplied by the number of columns minus one.

DECISION RULE

In the Chi-square distribution, the decision rule is a statement of the condition under which the null hypothesis is either accepted or rejected depending on the one that is greater.

TEST 1:

This hypothesis is tested using research question One table 4.2

H₀: Employee is not truly empowered in the Banking Industry in Nigeria.

H_i: Employee is truly empowered in the Banking Industry in Nigeria

Responses	Total		
	A	B	
Strongly Agree	20	15	35
Agree	7	3	10
Strongly Disagree	2	3	5
Total	29	21	50

To calculate the expected frequency

$$E_i = \frac{R_i \times C_i}{N}$$

$$= \frac{35 \times 29}{50} = 20.3$$

$$= \frac{35 \times 21}{50} = 14.7$$

$$= \frac{10 \times 29}{50} = 5.8$$

$$= \frac{10 \times 21}{50} = 4.2$$

$$= \frac{5 \times 29}{50} = 2.9$$

$$= \frac{5 \times 21}{50} = 2.1$$

O _i	E _i	O _i – E _i	(O _i – E _i) ²	$\frac{(O_i - E_i)^2}{E_i}$
20	20.3	-0.3	0.09	0.004
7	14.7	-7.7	59.29	4.03
2	5.8	3.8	14.44	2.49
15	4.2	10.8	116.64	27.77
3	2.9	0.1	0.01	0.004
3	2.1	0.9	0.81	0.39
Total				34.688

Test of statistics

$$X^2 = \frac{(O_i - E_i)^2}{E_i}$$

E_i

$$X^2 = 34.688$$

Critical value

$$\alpha = 5\%$$

$$\alpha = 5/100$$

$$\alpha X^2 = 0.05, (r-1)(c-1)$$

$$X^2 = (3-1), (2-1)$$

$$= r=2, c= 1$$

$$= 2$$

$$X^2 = 0.05, 2$$

$$X^2 = 5.991$$

Decision: From the table above, chi-square calculated value is greater than the chi-square tabulated value; therefore we reject the null hypothesis and conclude that Employee is truly empowered in the Banking Industry in Nigeria.

TEST 2:

This hypothesis is tested using research question one table 4.7

H₀: There are no factors which lead to employee empowerment in the banking industry in Nigeria

H_i: There are factors which lead to employee empowerment in the banking industry in Nigeria.

Responses	Total		
	A	B	
Strongly Agree	20	10	30
Agree	7	3	10
Strongly Disagree	2	8	10
Total	29	21	50

To calculate the expected frequency

$$E_i = \frac{R_i \times C_i}{N}$$

$$= \frac{30 \times 29}{50} = 17.4$$

$$= \frac{30 \times 21}{50} = 12.6$$

$$= \frac{10 \times 29}{50} = 5.8$$

$$= \frac{10 \times 21}{50} = 4.2$$

$$= \frac{10 \times 29}{50} = 5.8$$

$$= \frac{10 \times 21}{50} = 4.2$$

O _i	E _i	O _i – E _i	(O _i – E _i) ²	$\frac{(O_i - E_i)^2}{E_i}$
20	17.4	2.6	6.76	0.39
7	12.6	-5.6	31.36	2.49
2	5.8	-3.8	14.44	2.49
10	4.2	5.8	33.64	8.01
3	5.8	-2.8	7.84	1.35
8	4.2	3.8	14.44	3.44
Total				18.17

Test of statistics

$$X^2 = \frac{(O_i - E_i)^2}{E_i}$$

E_i

$$X^2 = 18.17$$

Critical value

$$\alpha = 5\%$$

$$\alpha = 5/100$$

$$\alpha X^2 = 0.05, (r-1)(c-1)$$

$$X^2 = (3-1), (2-1)$$

$$= r=2, c= 1$$

$$= 2$$

$$X^2 = 0.05, 2$$

$$X^2 = 5.991$$

Decision: From the table above, chi-square calculated value is greater than the chi-square tabulated value; therefore we reject the null hypothesis and conclude that there are factors which lead to employee empowerment in the banking industry in Nigeria.

TEST 3:

This hypothesis is tested using research question one table 4.6

H₀: There is no relationship between employee empowerment and Job performance

H_i: There is a relationship between employee empowerment and Job performance

Responses	Total		
	A	B	
Strongly Agree	20	10	30
Agree	5	5	10
Strongly Disagree	4	6	10
Total	29	21	50

To calculate the expected frequency

$$E_i = \frac{R_i \times C_i}{N}$$

N

$$= \frac{30 \times 29}{50} = 17.4$$

50

$$= \frac{30 \times 21}{50} = 12.6$$

50

$$= \frac{10 \times 29}{50} = 5.8$$

50

$$= \frac{10 \times 21}{50} = 4.2$$

50

$$= \frac{10 \times 29}{50} = 5.8$$

50

$$= \frac{10 \times 21}{50} = 4.2$$

50

O _i	E _i	O _i – E _i	(O _i – E _i) ²	$\frac{(O_i - E_i)^2}{E_i}$
20	17.4	2.6	6.76	0.39
5	12.6	-7.6	57.76	4.59
4	5.8	-1.8	3.24	0.56
10	4.2	5.8	33.64	8.01
5	5.8	-0.8	0.64	0.11
6	4.2	1.8	3.24	0.77
Total				14.43

Test of statistics

$$X^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

E_i

$$X^2 = 14.43$$

Critical value

$$e = 5\%$$

$$e = 5/100$$

$$eX^2 = 0.05, (r-1)(c-1)$$

$$X^2 = (3-1), (2-1)$$

$$= r=2, c= 1$$

$$= 2$$

$$X^2 = 0.05, 2$$

$$X^2 = 5.991$$

Decision: From the table above, chi-square calculated value is greater than the chi-square tabulated value; therefore we reject the null hypothesis and conclude that there is a relationship between employee empowerment and Job performance

4.5 INTERPRETATION OF RESULT

After analyzing and interpreting the data collected, the researcher findings were generally based on the result of the questionnaire and the oral interview administered. The questionnaire was sent to two major units of the bank (Sales and Operation). The questions for the respondents were structured in a way to select substantial facts and information. In testing hypothesis, Chi-square technique of analysis of data was used. Hypothesis one showed that there is employee empowerment in the bank, Hypothesis two shows that several factors lead to the establishment of employee's empowerment and hypothesis three concludes that there exist a good relationship between employee empowerment and employee Job performance.

CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATION

5.1 INTRODUCTION

This chapter presents the summary of the study findings and the conclusion from the findings and also highlighted some recommendations. The conclusions and recommendations were drawn to answer the research questions and also to achieve the research objective which has established the relationship between employee empowerment and employee job satisfaction in the commercial bank using Diamond Bank as a case study.

5.2 SUMMARY OF FINDINGS

A total of 50 questionnaires were distributed and all the 50 were filled and returned. From the analysis of data, it's shown that employee empowerment has totally been accepted by firms/banks in the country, authorities and development consultants within the country organizational structure because they serve as a major catalyst to Employee Job Performance. This process has gone through numerous trial and errors and as such key players of labor and the quest for knowledge of better ways of acquiring and utilizing labor have seen it's important and firms/banks are now adopting it to achieve their organizational goals and objective and also make a profit in the business environment. The changing organizational environment in the marketplace pushed managers to improve efficiency in the production and service delivery processes by increasing their ability to use the best practices of people management at the time. That is employee management techniques or methods that would improve productivity, reduce service delivery costs, and at the same time ensure sustained availability of competent staff in the organization.

5.3 CONCLUSION

The study made the following conclusions:

There are staff/employee empowerment policies in the banks (Diamond Bank) and that these policies help the employee to grow in his/her career planning and development. Employee empowerment also brings to light the rights of the employee which also provides a better working environment. The study also concludes that employee empowerment practices positively affect the employee Job performance as indicated from the analysis. The study concludes that the employees of the Diamond banks are made aware of their responsibilities, trained, and empowered with management roles such as participation in policy making and the freedom to make decisions within their jurisdiction.

5.4 RECOMMENDATIONS

From the findings, the respondents were neutral on whether the management delegates' authority to employees to enable them grows and develop new skills.

This study, therefore, recommends thus;

- Ø That empowerment practices should be embraced in all commercial banks so that management can actively involve the employees in roles that will develop their skills.
- Ø Banks should also adopt empowerment practices such as facilitation of training in professional and technical skills among the employees so as to develop their skills.
- Ø Commercial banks should adopt employee performance evaluation strategies. This is because, during the interview, most respondents were mute on the issue of employee performance.
- Ø Customer satisfaction surveys should be conducted so as to establish how best the bank can serve their customers.
- Ø Employee satisfaction surveys should be conducted so as to establish ways in which the banks can provide the best working conditions for their employees so as to improve their job performance.

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