



CORRELATES OF EMPLOYEE PERFORMANCE AMONG COMMERCIAL BANKS IN YENAGOA METROPOLIS, BAYELSA STATE

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ABSTRACT: *The study examined correlates of employees' performance among commercial banks in Yenagoa metropolis, Bayelsa state. The study was anchored on agency theory. The correlational design was adopted. The probability sampling technique was used in selecting bank employees across eleven (11) commercial banks. Also, structured questionnaires, in-depth interview (IDI) and key informant interview (KII) were used in gathering primary data. In the same vein, content and face validity type were adopted while Cronbach Alpha (0.81) was used to determine the reliability of questionnaire, 83.6% (337) copies of questionnaire were retrieved and analyzed with simple percentage, Chi-square (χ^2) while the study adopted thematic analysis for qualitative data. The study established that bank employees in the Yenagoa metropolis were committed, met daily targets, with high sales growth and low turnover rate. The study recommends that commercial banks in the Yenagoa metropolis should evaluate the minimum salary requirements for bank staff. The study also suggests that in order to maintain improvements in job commitment, sales growth, service quality, targets, and low turnover intentions, commercial bank employees should be motivated by economic and non-economic incentives to carry out their mission. In order to better understand how to enhance service quality in Yenagoa metropolis, Bayelsa state, the study also suggested that commercial banks should conduct self-assessment surveys among bank employees.*

KEYWORD: Commercial banks, Employees, Performance service quality, Sales growth, Target.



INTRODUCTION

Evaluating performance involves taking into account various factors, such as metrics related to productivity, efficiency, effectiveness, quality, and profitability. Bae and Skaggs (2017) state that it is the duty of corporate managers to ensure the ongoing growth and effective operation of their companies. Managers are required to set performance targets within specific timeframes. Armstrong (2010) suggests that intentional management strategies have the ability to improve the efficiency of teams, organizations, and individuals. Banks are required to ensure a diverse age range among their recruits in order to achieve their objectives. This is of significant value because it not only attracts people with various expertise and abilities, but also enhances the skills and talents of their colleagues.

The overall productivity of workers addresses the ability of a collective group within a business to successfully achieve the objectives established by the organization, ultimately leading to the smooth functioning and financial success of the company (Azadeh & Ahranjani, 2014). Various experts have varying perspectives regarding the methods used to assess the performance of workers. However, numerous individuals associate it with evaluating trading skills and the ability to accomplish targets set by the organization. The employees are assessed on their ability to achieve objectives, and their performance is also taken into account. Many experts agree that employees' thoughts, perspectives, and beliefs have an influence on their job performance (Balassiano & Salles, 2012; Barrett & Bourke, 2013; Bergheim *et al.*, 2015). It is against this background that this study examined employee performance in commercial banks in Yenagoa metropolis, Bayelsa state.

Statement of the Problem

In a study conducted by Chatman and O'Reilly in 2004, it was found that certain factors can impact employee attitudes towards work and their ethical principles, ultimately affecting overall productivity. Many employees have embraced and implemented this approach to improve the welfare of their coworkers, resulting in various advantages for themselves. Brooke *et al.* (2013) conducted research with the intention of conducting an examination. Based on the study, workers were more productive as they efficiently utilized their talents to generate creative concepts, build relationships, and improve their artistic skills. Christian, Porter, and Moffitt (2016) suggest that having the right staff members can significantly enhance employees' performance, leading to outstanding results. Employees who demonstrate exceptional organizational abilities and possess competence in their job responsibilities not only display a strong sense of accountability but also make a significant impact on the company's achievements. According to Douglas (2012), it is suggested by research results that management needs to actively support and promote the development of employees in order to improve their skills and abilities. The results of the research are only relevant to the Kenya Medical Research Institute (KEMRI) and cannot be extended to the banking company in Yenagoa, Bayelsa state. Therefore, necessitating this study.

Aim of the Study

The study examined performance of bank employees in Yenagoa metropolis, Bayelsa state.



LITERATURE REVIEW

Dimension of Employee Performance

Job commitment: This occurrence is commonly known as the psychological integration of people into a corporation, in which they willingly form connections, take responsibility for the company's goals, and enthusiastically take on challenging responsibilities. According to Andrew (2017), the overall performance of workers can be influenced by their decisions, level of alertness, abilities, and capabilities in various situations.

Sales Growth: This refers to the rise in sales between two consecutive years. To determine the increase in profits, it is necessary to compare the total earnings of the present year with those of the previous year. In the future, it would be a good idea to calculate how the profits mentioned earlier could be divided based on the differentiation mentioned in the previous year.

Service Quality: This refers to the desired level of quality that a provider must achieve in order to thrive in the market and generate profits. This assists entrepreneurs in achieving their economic desires and goals, leading to attaining financial success. However, customers perceive the quality of service to be based on the extent to which their individual needs and expectations are met.

Performance Targets: In order to set goals for performance that are considered normal or average, it is important to determine the desired benchmarks, clearly communicate anticipated results, evaluate performance, compare it to established benchmarks, and establish objectives.

Theoretical Framework

Agency Theory

Christian, Porter and Moffit (2016) conducted a study where they examined how effective the workforce was by using the concept of organizational conception. The concept of the business enterprise principle was first introduced by Stephen Rose and Barry Mitnick in 1973. They examined how the concept of organization applies to assessing employee effectiveness. The idea of a corporation is formed when an individual assigns their tasks and obligations to a representative. In this scenario, the organization takes on the responsibility of the purchaser, while the employee serves as the mediator. In keeping with their entrepreneurial spirit, bank employees attempt to create extremely effective solutions by utilizing their own personal passions and convictions.



MATERIALS AND METHODS

The investigation was carried out in the Bayelsa state capital of Yenagoa. The study's correlational design was used. Both male and female bank employees from eleven (11) specifically chosen banks in the city of Yenagoa made up the study's population. The study adopted the 2023 record by Heads of Operations (HOP) in (1) UBA, (2) Keystone Bank, (3) FCMB, (4) Fidelity Bank, (5) Access Bank, (6), Eco-Bank, (7) Zenith Bank, (8) First Bank, (9) Sterling Bank, (10) Union Bank and (11) Polaris Bank in Yenagoa metropolis. According to the report, the total number of employees in these banks are put at four hundred and three (403). The study selected bank employees using a simple random sampling technique. In order to collect primary data, the study used a structured questionnaire, key informant interview, and in-depth interview. The study used a face and content validity approach, and a 0.81 Cronbach's Alpha correlation coefficient was used to assess the reliability of the questionnaire. Statistical Package for Social Sciences (SPSS) version 23.0 was used to analyze the study's data using frequencies (percentages) and Chi-square, while thematic analysis was used in analyzing qualitative data. The Sociology Department, Faculty of Social Sciences, Niger Delta University Wilberforce Island Research Ethics Review Committee (DoS/NDURERC) conducted an ethical review of the study before approving it.

RESULTS

Table 1: Socio-Demographic Characteristics of Respondents

Work Experience:		
1-6 Months	55	16.3
7-12 Months	89	26.4
1-3 Years	93	27.6
4-6 Years	69	20.5
7-9 Years	22	6.5
10 Years +	9	2.7
Marital status:		
Married	208	61.7
Single	129	38.3
Education:		
O-level	17	5.0
NCE	9	2.7
BSc	271	80.4
MSc	40	11.9
Religion:		
Christianity	303	89.9
Islam	34	10.1
Monthly income:		
High (100,000+)	155	46.0
Average (30,000-100,000)	182	54.0
Low (<30,000)	0	0

Source: *Field Work, May 2023*



Socio-Demographic Characteristics of Respondents

Table (1) shows the socio-demographic characteristics of respondents. According to findings, 55(16.3%) of respondents reported 1-6 months' work experience, 89(26.4) of bank workers reported 7-12 months' work experience, 93(27.6%) of bank employees reported 1-3 years' work experience, 69(20.5%) of bank workers reported 4-6 years' work experience, 22(6.5%) of bank workers reported 7-9 years' work experience while 9(2.7%) of respondents reported 10 years (+) work experience during the period of study. This shows that, majority (93=27.6) of bank workers had 1-3 years' work experience while minority (9=2.7) of bank workers had been in banking sector for 10 years and above, according to the study. Table (1) shows marital status of bank workers, according to the study, majority (208=61.7%) of respondents were married while minority (129=38.3%) of bank workers were single during the period of study. Also, analysis for educational qualification of bank workers shows that, 17(5.0) of respondents had O-level, 9(2.7%) of respondents had NCE, 271(80.4%) of bank workers had BSc. while 40(11.9%) of the study population had M.Sc. qualification, according to findings. Based on this result, it is agreeable to state that majority (271=80.4%) of bank workers in Yenagoa metropolis had BSc. qualification while minority 9(2.7%) of bank workers had NCE qualification during the period of study. Similarly, the study shows that 303(89.9%) of the study population were Christians while 34(10.1%) of bank employees were Muslims. This finding confirmed that overwhelming majority (303=89.9%) of bank workers were Christians while minority (34=10.1%) of respondents were Muslims during the period under review. The study also shows the estimated monthly income of bank workers, according to findings; 182(54.0%) of bank workers reported average monthly income at the tune of 30,000 to 100,000, followed by those that earned high monthly income at the tune of 100,000 and above, according to the study.

Table 2: Correlates of Employee Performance in Yenagoa Metropolis

Sales Growth	Contract staff	Full staff	Total (%)	\bar{x}
Have you been able to increase bank revenue				
Yes	9(2.7)	3(0.9)	12(3.6)	
No	223(66.2)	102(30.3)	325(96.4)	
$X^2=0.220$; $p=0.639$				
How can you rate your sales for last month				
Very high	184(54.6)	66(19.6)	250(74.2)	3.64(.701)
High	31(9.2)	32(9.5)	63(18.7)	
Low	11(3.3)	3(0.9)	14(4.2)	
Very low	6(1.8)	4(1.2)	10(3.0)	
$X^2=14.945$; $p=0.002$				
How often do you experience good sales				
Very often	180(53.4)	57(16.9)	237(70.3)	3.67(.533)
Often	45(13.4)	48(14.2)	93(27.6)	
Rarely	5(1.5)	0(0.0)	5(1.5)	
Not at all	2(0.6)	0(0.0)	2(0.6)	



$X^2=26.891; p=0.000$				
How worried are you about the sales growth in your bank				
Very worried	122(36.2)	21(6.2)	143(42.4)	3.19(.839)
Somewhat worried	59(17.5)	73(21.7)	132(39.2)	
Not too worried	38(11.3)	9(2.7)	47(13.9)	
Not worried	13(3.9)	2(0.6)	15(4.5)	
$X^2=59.349; p=0.000$				

Source: *Field Work, May 2023*

Correlates of Employee Performance in Yenagoa Metropolis

Table (2) shows the level of performance of bank workers in Yenagoa metropolis. In this wise, sales growth was cross tabulated with nature of employment, according to findings, 12(3.6%) of bank workers increased bank revenue while 325(96.4) of bank workers did not increase bank revenue. A breakdown of bank employees that increased revenue shows that 9(2.7%) were contract staff while 3(0.9%) were full staff. On the contrary, analysis for those that did not increase bank revenue shows that 223(66.2%) were contract staff while 102(30.3%) of respondents were full staff. This shows that majority (325=94.4%) of the study population did not increase bank revenue during the period under review ($X^2=0.220; p=0.639$). In furtherance, quantitative data shows that 250(74.2%) of bank workers recorded very high sales for last month, followed by 63(18.7%) of bank workers that recorded high sales, 14(4.2%) of respondents reported low sales while a least score of 10(3.0%) indicated very low sales, according to findings. A breakdown of this result shows that 184(54.6%) of contract staff recorded very high sales, compared to 66(19.6%) of full staff that indicated very high sales, 31(9.2%) of contract staff reported high sales, compared to 32(9.5%) of full staff that indicated high sales, 11(3.3%) of contract staff indicated low sales compared to 3(0.9%) of full staff that indicated low sales, 6(1.8%) of contract staff indicated very low sales, compared to 4(1.2%) of full staff that indicated very low sales for last month. In summary, majority (250=74.2%) of bank workers recorded very high sales for last month ($3.64 \pm .701$) while minority (10=3.0%) of bank workers recorded very low sales for last month, according to findings ($X^2=14.945; p=0.002$). Attempt was made to discover how often bank workers experience good sales, analysis shows high mean score of 3.67 with a standard deviation of .533. A breakdown of this result shows that 180(53.4%) of contract staff indicated 'very often' compared to 57(16.9%) of full staff that indicated 'very often', 45(13.4%) of contract staff 'often' experience good sales, compared to 48(14.2%) of full staff that 'often' experience good sales. Similarly, 5(1.5%) of contract staff 'rarely' experience good sales while 2(0.6%) of contract staff do not experience good sales. In summary, majority (237=70.3%) of bank workers experience good sales while a least score of 2(0.6%) of bank workers do not experience good sales, according to the study ($X^2=26.891; p=0.000$). Table (2) shows bank workers were worried about sales growth as analysis revealed an affirmative mean score of 3.19 with a standard deviation of .839. A breakdown of this result shows that 122(36.2%) of contract staff were 'very worried' about the sales growth in their bank, compared to 21(6.2%) of full staff that were 'very worried' about sales growth; 59(17.5%) of contract staff were 'somewhat worried' compared to 73(21.7) of full staff that were 'somewhat worried'; 38(11.3%) of contract staff were 'not too worried', compared to 9(2.7) of full staff that were 'not too worried' while 13(3.9%) of contract staff were 'not worried' compared to 2(0.6%) of full staff that were 'not worried' about the sales



growth in bank. According to the study, majority (143=42.4%) of bank workers were very worried about sales growth, while minority (15=4.5%) were not worried about their sales growth during the period of study ($X^2=59.349$; $p=0.000$).

Table 2: Cont'd

Service Quality	Customer care	Cash & Teller	Marketing	Operations	Total (%)	\bar{x}
Feedback from customers						
Yes	76(22.6)	104(30.9)	89(26.4)	58(17.2)	327(97.0)	
No	0(0.0)	1(0.3)	6(1.8)	3(0.9)	10(3.0)	
$X^2=8.310$; $p=0.040$						
How will you describe your customer feedback						
Very good	65(19.3)	73(21.7)	79(23.4)	44(13.1)	261(77.4)	3.71(.593)
Good	11(3.3)	19(5.6)	16(4.7)	17(5.0)	63(18.7)	
Poor	0(0.0)	7(2.1)	0(0.0)	0(0.0)	7(2.1)	
Very poor	0(0.0)	6(1.8)	0(0.0)	0(0.0)	6(1.8)	
$X^2=34.503$; $p=0.000$						
Policies in your bank attract customers						
SA	75(22.3)	63(18.7)	74(22.0)	59(17.5)	271(80.4)	3.78(.474)
A	1(0.3)	37(11.0)	21(6.2)	0(0.0)	59(17.5)	
D	0(0.0)	4(1.2)	0(0.0)	2(0.6)	6(1.8)	
SA	0(0.0)	1(0.3)	0(0.0)	0(0.0)	1(0.3)	
$X^2=61.202$; $p=0.000$						
Have you ever suggested new ideas to enhance service quality						
Yes	76(22.6)	104(30.9)	92(27.3)	59(17.5)	331(98.2)	
No	0(0.0)	1(0.3)	3(0.9)	2(0.6)	6(1.8)	
$X^2=3.603$; $p=0.308$						
Have you ever received complaint from customer						
Yes	43(12.8)	35(10.4)	59(17.5)	24(7.1)	161(47.8)	
No	33(9.8)	70(20.8)	36(10.7)	37(11.0)	176(52.2)	
$X^2=20.695$; $p=0.000$						
How often do you receive complaints from customer						
Very often	0(0.0)	3(0.9)	0(0.0)	0(0.0)	3(0.9)	2.27(.875)
Often	21(6.2)	42(12.5)	64(19.0)	52(15.4)	176(53.1)	
Rarely	6(1.8)	33(9.8)	21(6.2)	3(0.9)	63(18.7)	
Not at all	49(14.5)	27(8.0)	10(3.0)	6(1.8)	92(27.3)	
$X^2=110.617$; $p=0.000$						
How swift do you respond to complaint by customer						
Very swift	40(11.9)	25(7.4)	50(14.8)	27(8.0)	142(42.1)	3.36(.613)
Swift	36(10.7)	77(22.8)	39(11.6)	31(9.2)	183(54.3)	
Not swift	0(0.0)	3(0.9)	3(0.9)	0(0.0)	6(1.8)	
Not very swift	0(0.0)	3(0.9)	3(0.9)	0(0.0)	6(1.8)	



$X^2=35.532$; $p=0.000$						
How will you describe the rate at which bank lose customers						
Very high	0(0.0)	5(1.5)	3(0.9)	2(0.6)	10(3.0)	1.72(.662)
High	0(0.0)	5(1.5)	0(0.0)	5(1.5)	10(3.0)	
Low	46(13.6)	41(12.2)	56(16.6)	51(15.1)	194(57.6)	
Very low	30(8.9)	54(16.0)	36(10.7)	3(0.9)	123(36.5)	
$X^2=52.165$; $p=0.000$						

Source: *Field Work, May 2023*

Table (2) examined service quality as an indicator of employee performance. The former was cross tabulated with units in banks and the result indicates that the majority (327=97.0%) of bank workers received feedback from customers while a least score of 10(3.0%) was reported for bank workers that do not receive feedback from customers. This corroborates the qualitative data that shows that bank workers receive feedback from customers, a key informant participants stated that:

Oh! Yes, our feedback is good, almost every week our customers tell us how they feel about our service and this helps us to serve them better. In fact its is what we use to know if our workers are doing well or not because in banking job every customer is important, we treat customer with the least deposit of 1,000 same way we treat those that deposit 10,000 here, all customers are the same and the feedback from them is what makes us to stay in business (KII, UBA).

A breakdown of the quantitative analysis shows that all the bank workers in the customer care unit received feedback from customers (76=22.6%), 104(30.9%) of bank workers in cash and tellers received feedback from customers, compared to 1(0.3%) that did not receive feedback from customers. Also, 89(26.4%) of bank workers in marketing received feedback from customers, compared to 6(1.8%) of bank workers that do not receive feedback from customers. In operations, 58(17.2%) of bank employees receive feedback from customers, compared to 3(0.9%) of bank workers that do not receive feedback from customers during the period of study ($X^2=8.310$; $p=0.040$). Attempt was made to describe the customer feedback, analysis shows that 65(19.3%) of bank workers in customer care indicated very good, compared to 73(21.7%) bank workers in cash and teller, and 79(23.4%) response rate for those in marketing. Similarly, 44(13.1%) of respondents in operations described customer feedback as very good. This sums up the count for bank workers that described customer feedback to 261(77.4%) representing the overwhelming majority. Analysis revealed that it was not possible for banks to remain competitive without receiving adequate feedback from customers, according to qualitative data. An in-depth interview participant confirmed that:

The feedback is what makes us to stay in business despite the competition we experience in this banking work, because without it, you can't know where and how to improve the services you render to your customers or public, so you see there is nothing, no magic anybody can do to improve service quality without first reviewing feedback or going through the customer satisfaction survey report, from experience as banker I can say it really help a lot, that is why we encourage our staffs to treat customers with respect, they are right but sometimes can be



wrong but we owe them as duty to render quality service, it's their right to be served better (IDI, Sterling Bank).

Also, 11(3.3%) of respondents in customer care described customer feedback as good, same for 19(5.6%) of respondents in cash and teller, 16(4.7%) for those in marketing and 17(5.0%) for those in operations. This sums the count of respondents that described customer feedback as good to 63(18.7%), according to the study. In the same vein, only 7(2.1%) of respondents in cash and teller described the customer feedback as poor. On the basis of poor feedback from customers, qualitative data attributed it to service quality, an in-depth interview participant submitted that:

You see, when customers feel that they are not being served right they will complain, they will even go as far as withdrawing all their deposits from the bank without even making official complaints, that is why we try to maintain good relationship with our customers, so they won't feel that way but sometimes there is really nothing you can do to make a customer stay, they will still leave if they want to leave, but the right thing to do is to treat every customer fairly, it will really solve a lot of problems (IDI, Polaris Bank).

Similarly, only 6(1.8%) of respondents in cash and teller described customer feedback as very poor, according to findings ($X^2=34.503$; $p=0.000$). Effort was made to interrogate if bank policies attract customers, analysis indicated an affirmative response ($3.78\pm.474$). A breakdown of this result shows that 75(22.3%) of bank employees in customer care strongly agreed that bank policies attract customers, compared to 63(18.7%) of the respondents in cash and teller that strongly agreed, 74(22.0%) of bank workers in marketing strongly agreed, and 59(17.5%) of respondents in operations strongly agreed. This brings the total count for bank workers that strongly agreed that bank policies attract customers to 271(80.4%), representing the overwhelming majority response rate, according to findings. Table (2) shows that 59(17.5%) of respondents agreed that bank policies attract customers. Bank policies influence customer patronage, according to qualitative data. A key informant interview participant in one of the banks posit that:

You see, sometimes it is not easy to satisfy all your customers but you make an effort to put up a very good policy like low interest loans in order to attract customers. Let me tell you, no customer will feel safe keeping his/her money in a bank that will fold anytime soon. So they check the track records of your bank, its visibility and policies before coming in order not to make mistake, so these things happen especially in the banking industry where even the workers are suspects, so the better and favorable the policy, the more the patronage from customers (KII, Fidelity Bank).

A breakdown of the quantitative analysis indicates that 1(0.3%) of respondents is in customer care, 37(11.0%) of respondents were in cash and teller, 21(6.2%) of respondents were in marketing, while none of the respondents were in operations, according to the study. Data gathered during field work revealed that 6(1.8%) of respondents disagreed that bank policies attract customers, a breakdown of this analysis shows that, none of the respondents were in customer care, 4(1.2%) of respondents were in cash and teller, none of the respondents were in marketing while 2(0.6%) of the study population were in operations ($X^2=61.202$; $p=0.000$). According to table 4.1.2, attempt was made to discover if respondents had ever suggested new ideas to enhance service quality, analysis indicated overwhelming affirmative response (331=98.2%). A breakdown of this result shows that the bulk of the study population



(104=30.9%) were those in cash and teller, followed by respondents in marketing (92=27.3), 76(22.6) for those in customer care and 59(17.5) for those in operations. On the contrary, a least score of 6(1.8%) was reported for respondents that had not suggested new ideas to enhance service quality. The study shows that 1(0.3%) of respondents in cash and teller, 3(0.9%) in marketing and 2(0.6%) of respondents in operations represent bank workers that did not suggest any new idea to enhance service quality, according to the study ($X^2=3.603$; $p=0.308$). According to qualitative data, bank workers are availed the opportunity to offer ideas that can improve service quality.

An in-depth interview participant emphasized that:

I must say that our staff are not doing badly, particularly in coming up with ideas that will improve the service quality of the bank. It is a tradition for us to ask our staff about what they think concerning the market trend and possible ways of remaining competitive in the banking industry, this we do on a regular basis. The ideas of our staffs and feedback from customers is the driving force of service quality, so you do not take things for granted, we allow staff to say their mind whether they are wrong or right, let it be mentioned first, then we put our head together in line with the bank policy and come up with a model that will improve our productivity (IDI, Keystone Bank).

According to table (2), majority (37=11.0%) of bank workers have not received complaints from customers. A breakdown of this result shows that: 33(9.8%) of respondents were those in customer care, 35(10.4%) of respondents were those in cash and teller; 59(17.5%) of respondents were those in marketing while 24(7.1%) of respondents were those in operations. In contrast, the study revealed minority (161=47.3%) for bank workers that received complaints from customers. A breakdown of this analysis indicates that 43(12.8%) of respondents are those in customer care, 35(10.4%) of respondents are those in cash and teller, 59(17.5%) of respondents are those in marketing while 24(7.1%) of respondents were those in operations ($X^2=20.695$; $p=0.000$). Table (2) shows how often respondents receive complaints from customers, analysis indicate an overall response rate of 337(100%). A breakdown of the analysis shows that 3(0.9%) of respondents in cash and teller indicated very often. Also, 21(6.2%) of respondents in customer care 'often' receive complaints from customer, followed by 42(12.5%) of those in cash and teller, 64(19.0%) of respondents in marketing and 52(15.4%) of respondents in operations. In the same vein, the study revealed that 6(1.8%) of respondents in customer care 'rarely' receive complaints from customer, followed by those in cash and teller (33=9.8%), 21(6.2%) of respondents in marketing and 10(3.0%) of respondents in operations. Furthermore, 49(14.5%) of respondents in customer care do not receive complaints from customer, followed by 27(8.0%) of respondents in cash and teller, 10(3.0%) of respondents marketing and 6(1.8%) of respondents in operations ($X^2=110.617$; $p=0.000$). In summary, majority (176=53.1%) of respondents 'often' receive complaints from customer (2.27 ± 0.875), according to finding. The study further revealed how swift respondents attend to complaints by customer. In this wise, analysis revealed that majority (183=54.3%) of respondents were 'swift' in attending to complaints by customers, a least score of 6(1.8%) was reported for respondents that were not swift in attending to customer complaints in the study area. A breakdown of this result shows that 40(11.9%) of bank employee in customer care were 'very swift' in attending to complaints, followed by 25(7.4%) for respondents in cash and teller, 50(14.8%) for those in marketing and 27(8.0%) for those in operations. Also, 36(10.7%) of respondents in customer care were 'swift' in attending to customers, followed by 77(22.8%) of bank workers in cash and teller, 39(11.6%) of bank workers in marketing and 31(9.2%) of



respondents in operations. The study also shows that 3(0.9%) of bank workers in cash and teller were 'not swift' in attending to complaints, followed by those (3=0.9) in marketing ($X^2=35.532$; $p=0.000$). It was further confirmed that (0.9%) of those in cash and teller and 3(0.9%) of those in marketing were 'not very swift' in responding to customer complaints ($3.36\pm.613$). And lastly, table (2) shows the rate at which bank workers lose customers. According to findings, 10(3.0%) of respondents indicated that the rate at which bank workers lose customer is very high, 10(3.0%) also indicated high, 194(57.6%) of bank employees indicated low while 123(36.5%) of respondents indicated very low ($1.76\pm.662$). A breakdown of this analysis suggests that 5(1.5%) of respondents in cash and teller indicated very high, 3(0.9%) of respondents in marketing indicated very high while 2(0.6%) of bank workers in operations indicated very high. Also, none of the respondents in customer care indicated high, but 5(1.5%) of respondents in cash and teller indicated high, followed by 5(1.5%) for those in operations, according to findings. Analysis shows that 46(13.6%) of respondents in customer care confirmed that the rate at which bank lose customers is low, followed by 41(12.2%) for respondents in cash and teller, 56(16.6%) for respondents in marketing and 51(15.1%) for respondents in operations during the period of study. Finally, the study revealed that 30(8.9%) of respondents in customer care indicated that the rate at which bank lose customers was very low, followed by (54=16.0%) of bank workers in cash and teller, 36(10.7) for those in marketing and 3(0.9%) for respondents in operations ($X^2=52.165$; $p=0.000$).

Table 2: Cont'd

Turnover	1-6 Months	7-12 Months	1-3 Years	4-6 Years	7-9 Years	10 Years +	Total (%)	\bar{x}
Do you feel motivated to continue your work								
Yes	24(7.1)	54(16.0)	38(11.3)	50(14.8)	14(4.2)	8(2.4)	188(55.8)	
No	31(9.2)	35(10.4)	55(16.3)	19(5.6)	) 8(2.4)	1(0.3)	) 149(44.2)	
$X^2=24.883$; $p=0.000$								
Do you see yourself working in this bank in the next two years								
Yes	52(15.4)	86(25.5)	87(25.8)	63(18.7)	22(6.5)	9(2.7)	319(94.7)	
No	) 3(0.9)	3(0.9)	6(1.8)	6(1.8)	) 0(0.0)	0(0.0)	) 18(5.3)	
$X^2=4.196$; $p=0.521$								
Have you ever seen your colleague resign								
Yes	53(15.7)	65(19.3)	56(16.6)	68(20.2)	22(6.5)	9(2.7)	149(81.0)	
No	) 2(0.6)	24(7.1)	37(11.0)	1(0.3)	) 0(0.0)	0(0.0)	) 64(19.0)	
$X^2=59.315$; $p=0.00$								
How would you describe the rate at which employees quite their work								
Very high	0(0.0)	3(0.9)	3(0.9)	0(0.0)	0(0.0)	0(0.0)	6(1.8)	1.27(.583)
High	0(0.0)	3(0.9)	3(0.9)	0(0.0)	0(0.0)	0(0.0)	6(1.8))
Low	1(0.3)	10(3.0)	11(3.3)	20(5.9)	13(3.9)	6(1.8)	61(18.1)	
Very low	54(16.0)	73(21.7)	76(22.6)	49(14.5)	) 9(2.7)	3(0.9)	264(78.3))



$X^2=69.078$; $p=0.00$								
Have you ever considered resigning your job								
Yes	22(6.5)	20(5.9)	34(10.1)	46(13.6)	19(5.6)	1(0.3)	142(42.1)	
No	33(9.8)	69(17.5)	59(17.5)	23(6.8)	3(0.9)	8(2.4)	195(57.9)	
$X^2=53.637$; $p=0.00$								

Source: Field Work, May 2023

In table (2) above, the turnover rate was cross tabulated with work experience of bank employees in the study area. According to primary data, majority (188=55.8) of bank employees were motivated to continue work. A breakdown of this result shows that 24(7.1%) of bank employees with 1-6 months experience were motivated to continue their work, same with (54=16.0%) of respondents with 7-12 months' work experience, followed by 38(11.3%) of respondents with 1-3 years' work experience, 14(4.2%) of those with 7-9 years' work experience and 8(2.4%) of respondents with 10 years' work experience. On the contrary, 149(44.2%) of bank workers were not motivated to continue their work. A breakdown of this minority response shows that 31(9.2%) of those that were not motivated to continue work had 1-6 months' work experience, 35(10.4%) of respondents had 7-12 months' work experience, 55(16.3%) of respondents had 1-3 years' work experience, 19(6.5%) of bank employees had 4-6 years' work experience, 8(2.4%) of those within this category had 7-9 years' work experience while 1(0.3%) of respondents had 10 years work experience in the bank, according to the study ($X^2=24.883$; $p=0.000$). Attempt was made to find out if respondents had interest in working in the bank for the next two years. According to findings, the study revealed an overwhelming affirmative response (319=94.7). A breakdown of this result indicates that 52(15.4%) of respondents that affirmed to this construct had 1-6 months' work experience, followed by 86(25.5%) that indicated 7-12 months' work experience, 87(25.8%) of respondents had 1-3 years' work experience, 87(25.8%) of respondents had 1-3 years' work experience, 63(18.7%) of respondents had 4-6 years' work experience, 22(6.5%) of respondents had 7-9 years' work experience while 9(2.7%) of those within this category had 10 years work experience, according to the study. On the other hand, a least score of 18(5.3%) was reported for respondents that had no interest in working in the bank for the next two years. Specifically, 3(0.9%) of respondents with no interest in working in the bank for the next two years, had 1-6 months' work experience, followed by 3(0.9%) of respondents with 7-12 months' work experience, 6(1.8%) for those with 1-3 years' work experience and 6(1.8%) of respondents with 4-6 years' work experience, according to finding ($X^2=4.196$; $p=0.521$). Also, attempt was made to discover if bank workers had seen their colleague resign; analysis revealed an affirmative response rate of (149=81.0%). A breakdown of this analysis shows that 53(15.7%) of respondents that saw their colleague resign had 1-6 months' work experience, 65(19.3%) of respondents had 7-12 months' work experience, 56(16.6%) of respondents had 1-3 years' work experience, 68(20.2%) of those within this category had 4-6 years' work experience, 22(6.5%) of respondents had 7-9 years' work experience while 9(2.7%) of respondents had 10 years' work experience, according to findings. The study further revealed that 64(19.0%) of bank employees have not seen their colleague resign. A breakdown of those within this category shows that, 2(0.6%) of respondents had 1-6 months' work experience, 24(7.1%) had 7-12 months' work experience, 37(11.0%) of respondents had 1-3 years' work



experience, 1(0.3%) of respondents had 4-6 years' work experience ($X^2=59.315$; $p=0.00$). Also, given the prevalence of turnover in the study area, attempt was made to describe the rate at which employees quite their work. In this wise, analysis shows that 6(1.8%) of respondents indicated very high, 6(1.8%) of respondents indicated high, 61(18.1%) of the study population indicated low while majority (264=78.3%) of bank employees indicated very low ($1.27\pm.583$). A breakdown of this analysis shows that 3(0.9%) of bank employees that indicated very high turnover rate, had 7-12 months' work experience, followed by 3(0.9%) with 1-3 years' work experience. Analysis for bank workers that reported high turnover rate shows that, 3(0.9%) of respondents had 7-12 months' work experience, followed by 3(0.9%) with 1-3 years' work experience. In the same, 1(0.3%) of bank workers with 1-6 months' work experience, 10(3.0%) of respondents had 7-12 months' work experience, 11(3.3%) of respondents had 1-3 years' work experience, 20(5.9%) of respondents had 4-6 years' work experience, 13(3.9%) of respondents had 7-9 years' work experience while 6(1.8%) of the study population had 10 years work experience, according to findings. Also, the study shows the breakdown of respondents that indicated very low, according to findings; 54(16.0%) of those that indicated very low had 1-6 months' work experience, 73(21.7%) of respondents had 7-12 months' work experience, 76(22.6%) of respondents had 1-3 years' work experience, 49(14.5%) of respondents had 4-6 years' work experience, 9(2.7%) of respondents had 7-9 years' work experience while 3(0.9%) of those that indicated that the rate at which employees quit their job is very low had 10 years work experience, according to the study ($X^2=69.078$; $p=0.00$). And finally, attempt was made to find out if respondents had ever considered resigning their job, the study revealed overwhelming negative response (195=57.9), followed by affirmative response of 142(42.1%). A breakdown of this analysis shows that 22(6.5%) of respondents that indicated yes, had 1-6 months' work experience, compared to 33(9.8) of respondents that indicated no. Again, 20(5.9%) of bank employees that considered resigning their job, had 7-12 months' work experience compared to 69(17.5%) of respondents that indicated negative response, 34(10.1%) of respondents that indicated affirmative response had 1-3 years' work experience compared to 59(17.5%) of respondents that indicated negative response. Similarly, 46(13.6%) of respondents that indicated positive response had 4-6 years' work experience compared to 23(6.8) of respondents that indicated negative response. Furthermore, 19(5.6%) of respondents that indicated positive response had 7-9 years' work experience compared to 3(0.9%) of respondents that indicated negative response while 1(0.3) of respondents that indicated affirmative response had 10 years' work experience compared to 8(2.4%) of respondents that indicated negative response, according to the study.

DISCUSSION

The study found that respondents received feedback from customers which added value to service quality of banks in the study area, as the level of feedback was very good. The bank policies also attract and influence customers patronage, according to the study. Again, analysis further affirmed that bank workers suggest new ideas to enhance service quality. In the same vein, the study found that the majority of bank workers received feedback from customers in order to enhance service quality. In order to improve service quality, the majority of bank employees were swift in responding to customer complaints, according to the study. This further reduced the rate at which banks lose customers, according to findings. The study revealed that it was not possible for banks to remain competitive without receiving adequate feedback from customers. Similarly, the study confirmed that service quality plays a role in



feedback from customers. In determining the turnover intention, the study further revealed that the majority of bank employees were motivated to continue their work, as they still intend to render service to the bank in the next two years. However, the majority of bank employees have witnessed the resignation of their colleagues, according to the study. The study also revealed that the turnover rate among bank employees was low, as the study confirmed that the majority of respondents have not considered resigning their job. The study discovered a high level of job commitment among bank employees in the study area. It was further confirmed that bank policies influenced the level of job commitment among respondents, according to findings. The study clearly demonstrated that respondents rarely experience boredom and were very familiar with their job description due to high level of commitment. This brings to fore the study by Anthony and Ukpere (2014) that discovered that employee's performance is the ability to fulfill mission through effective management and strong control to meet the required targets.

CONCLUSION AND RECOMMENDATIONS

The study established that bank employees in the Yenagoa metropolis were committed, met daily targets, with high sales growth and low turnover rate. According to the study, commercial banks in Nigeria should evaluate the minimum salary requirements for bank staff. The study also suggests that in order to maintain improvements in job commitment, sales growth, service quality, targets, and low turnover intentions, commercial bank employees need to be motivated by both economic and non-economic incentives to carry out their mission. In order to better understand how to enhance service quality in Yenagoa metropolis, Bayelsa state, the study also suggested that commercial banks conduct self-assessment surveys among bank employees.

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