



BEHAVIOUR MODIFICATION: A PANACEA FOR INCREASING PRODUCTIVITY IN DEPOSIT-MONEY BANK IN SOUTH-SOUTH, NIGERIA.

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ABSTRACT: *The study sought to determine the imperativeness of behaviour modification as a panacea for increasing productivity in the deposit-money bank in South-south, Nigeria. The specific objectives were (i) Ascertain the extent to which training, retraining and reward for hard work enhances productivity in the deposit-money bank in South-south, Nigeria. (ii) To a large extent reinforcement techniques have a significant effect on workers' lukewarm attitudes toward work in the deposit-money bank in South-south, Nigeria. (iii) To a large extent learning techniques enhances the desirable and ethical behaviour of workers in the deposit-money bank in South-south, Nigeria. The study adopted the survey design. The population of the study consisted of 578 respondents drawn from 344 various deposit-money banks operational in South-south, Nigeria. A sample size of 231 was drawn from the population using Krejcie and Morgan, (1970), sample size determination. Primary data was used for the study and collected through the use of a structured five-point Likert scale questionnaire and interview method. The hypotheses were tested using Pearson Product Moment Correlation, (PPMC) technique for hypotheses one and two. Meanwhile, Simple Linear regression was used for hypothesis three. The findings revealed that: Training, retraining and reward for hard work enhance productivity in the deposit-money bank, in South-south, Nigeria ($r = .846, p < 0.05$). To a large extent, Reinforcement techniques have significant positive effects on workers' lukewarm attitudes to work, in the deposit-money bank, in South-south, Nigeria ($r = .754, p < 0.05$). To a large extent, Learning techniques enhance desirable and ethical behaviours of workers in the deposit-money bank, in South-south, Nigeria ($r = .745, p < 0.05$). Based on the findings of the study, it was recommended that management staff should adopt the various behaviour modification techniques that are appropriate in changing behaviours to desirable and ethical attitudes that would ensure the effectiveness and efficiency of the workers and the attainment of the Organisational objective.*

KEYWORDS: Behaviour Modification, Productivity, Deposit-Money Bank.



INTRODUCTION

Behaviour modification entails increasing the prospect of positive behaviour and reducing the likelihood of inappropriate behaviours. Modification is a Programme of planned change and improved performance. Since the individual employee has a highly developed faculty, their capacity to learn is unlimited. However, the extents to which management can get the desired behaviour from their employees depend on how well they can modify or shape their behaviour. This extent is closely followed by what is referred to as reinforcement principles.

Behaviour modification, also known as (OB MOD) strategy, represents the application of reinforcement concepts to workers/individuals in the workplace (Luthans and Kreitner, 1985). For instance the modification strategy adopted at Emery Air Freight (United States), the management established a programme of feedback and positive reinforcement for specific economic savings, which includes a five-step problem-solving model:

- ✓ Identifying critical behaviour;
- ✓ Developing baseline data;
- ✓ Identifying behavioural consequences;
- ✓ Developing and implementing an intervention strategy;
- ✓ Evaluating performance improvement.

Organisational behaviour modification (OB MOD) has been used by many organisations to improve employee productivity, reduce errors, absenteeism, and accident rates and also to better customer satisfaction. (Emery Air Freight, 1973).

The reinforcement principle is an external explanation of shaping behaviour. It is anything that both increases the strength of response and tends to induce repetitions of behaviour that preceded the reinforcement. Thus, reinforcement is environmental influences that follow a response and have the capacity to shape behaviour. We shape behaviour by systematically reinforcing each successive step that moves the individual to the desired state.

In a nutshell, behaviour modification uses reinforcement theory to change human behaviour. Thus, a manager who wishes to change employee behaviour must change the “consequences of that behaviour”. Someone who is frequently late to work, for example, might be “motivated” to come in on time (a behaviour change), if the manager expresses strong approval for each on-time or early appearance (change of consequences), rather than ignoring on-time arrival. Lateness may also be stopped by expressing strong disapproval of the late arrival time, if the manager had previously been ignoring the late arrivals. There are ways managers/workers can adopt a common landing, for behaviour modification:

- ⇒ In positive reinforcement, desirable behaviours are encouraged or reinforced, by positive consequences, such as a raise or praise.
- ⇒ In negative reinforcement/avoidance learning, employees change their behaviour to avoid unpleasant consequences, such as criticism or poor evaluation.



- ⇒ Extinction is the absence of reinforcement. Suppose a manager's laxness at staff meetings has reinforced the employee behaviours of coming late to the meetings and wasting time making jokes. To stop this behaviour, the manager could start meetings on time and ignore jokesters.
- ⇒ Punishment, the application of negative consequences, is designed to weaken behaviours by pairing an unpleasant stimulus to behaviour common examples of punishment range from criticism to reduced pay and dismissal.

Lewis, D. J. (1965), has it that, it is a programme of planned change and improved performance developed, which involves the management of three-phase processes, which include:

Unfreezing – Reducing those forces which maintain behaviour in its present form, recognition of the need for change and improvement to occur.

Movement – Development of new attitudes or behaviour and the implementation of the change.

Refreezing – Stabilizing change at the new level and reinforcement through supporting mechanisms, for example, policies, structures or norms.

French *et al.* (1985) cited in Sev, J.T. (2006) Listed eight specific components of a planned – change effort related to the above process which include: Initial Problem, Identification, Obtaining Data, Problem Diagnosis, Action Planning, Implementation, Follow-up and Stabilisation, Assessment of Consequences and Learning from the Process.

These definitions could be explained to mean that an employee's or individual's attitude is based on the belief that behaviour is generally predictable.

An Illustration of French *et al.* (1985), Eight Specific Components of Understanding Human Behaviour.

Unfreezing: 1. Initial Problem Identification

2. Obtaining Data

3. Problem Diagnosis

Movement: 4. Action Planning

5. Implementation

6. Follow-up and Stabilization

7. Assessment of Consequences

Refreezing: 8. Learning from the Process.

Adopted from French *et al.* (1985). Understanding Human Behaviour in an Organisation.



Explanation

1. **Initial Problem Identification:** When an organisation discovers the desire to change, there is that tendency, to modify or shape behaviour towards accepting this change and this can be enhanced through identifying the problem that warrants this change. For instance, when the desire to ensure an effective communication system in an organisation, calls for the introduction of a computer system with the internet and other communication mechanisms such as ICT in an organisation this problem is identified, and behaviour can easily be modified towards ensuring effectiveness.
2. **Obtaining Data:** This refers to the collection of information towards this idea of introducing a new change. When a problem is identified, it will be easier to collate information from where a recommendation can be proffered.
3. **Problem Diagnosis:** This refers to identifying the exact cause of the problem. For instance, a particular bank discovers that they have been lagging due to their not being online (internet) to carry out Internet banking transactions or mobile banking, the exact cause of their inefficiency of a change to meet other contemporary banking policies in the country.
4. **Action Planning:** This refers to putting in place all the necessary policies and strategy that will enhance effective change planned. Action planning in other words refers to budgeting the required finance, manpower need and other conditions that will enhance effective action.
5. **Implementation:** This is implementing the measures that are geared towards achieving the change objectives. As said in the action planning, the policies that are needed are put in the appropriate place to enhance desired results.
6. **Follow-up and Stabilisation:** This is all about ensuring all the necessary strategies are put in place to perform the function and consolidating the change over a longer period.
7. **Assessment of Consequences:** This is looking at the disadvantages of the planned change, and the aftermath of the change; it should be that the consequences should not outweigh the advantages to be derived from it.
8. **Learning from the Process:** The process involved in the planned change serves as learning from where policies, structures or norms of an organisation can be formed.

Statement of the Problem

The non-challant attitude of workers to the workplace in an organisation has constituted serious challenges to managers in different environments talking about behaviour modification, the purpose behind this technique is not to understand why or how a particular behaviour emerges. Instead, it only focuses on changing the behaviour patterns of employees in the workplace that will guarantee the attainment of organisational objectives. These techniques applied to accomplish the desired behaviour include positive reinforcement, negative reinforcement, punishment and extinction, the application of these techniques, however, still has some unpredicted behaviours displayed by some workers. It is against this backdrop that this study



seeks to examine what modification patterns should be applied to ensure the productivity of workers in an organisation.

Objectives of the Study

The knowledge obtained from this research work will provide an adequate and constructive framework of the parameters to be used in shaping or modifying behaviours towards achieving organisational goals.

The main objective of the study is behaviour modification a panacea for increasing productivity in the Deposit- money bank in South-south, Nigeria. The specific objectives of the study are to:

- i. Ascertain the extent to which training, retraining and reward for hard work enhances productivity in the deposit-money bank, in South-south, Nigeria.
- ii. Determine the extent to which reinforcement techniques affect workers' lukewarm attitudes to work in the deposit-money bank, in South-south, Nigeria.
- iii. Evaluate the extent to which learning techniques enhance desirable and ethical behaviour in the deposit-money bank, in South-south, Nigeria.

Research Questions

For the accomplishment of the set objectives, these research questions are presented thus:

- i. What is the extent to which training, retraining and reward for hardwork enhances productivity in the deposit-money bank in South-south, Nigeria?
- ii. How do reinforcement techniques affect lukewarm attitudes toward work in the deposit money bank in South-south, Nigeria?
- iii. How do learning techniques enhance desirable and ethical behaviour in the deposit money bank in South-south, Nigeria?

Research Hypotheses

Based on the highlighted objectives and research questions, the following hypotheses are formulated to effectively guide and direct the study, they are:

H₀: Training, retraining and reward for hardwork have no significant effect on the productivity of workers in the deposit money bank in South-south, Nigeria.

H₁: Training, retraining and reward for hardwork have significant effects on the productivity of workers in the deposit money bank in South-south, Nigeria.

H₀: To a large extent reinforcement techniques have no significant effect on the lukewarm attitudes to work of workers in the deposit money bank in South-south, Nigeria.

H₁: To a large extent reinforcement techniques have significant effects on lukewarm attitudes to work of workers in the deposit money bank in South-south, Nigeria.



H₀: To a large extent learning techniques do not enhance the desirable and ethical behaviour of workers in the deposit money bank in South-south, Nigeria.

H₁: To a large extent learning techniques enhances the desirable and ethical behaviour of workers in the deposit money bank in South-south, Nigeria.

Significance of the Study

The significance of this study cannot be over-emphasized as it tends to provide a platform for which staff are shaped or modified towards achieving purposeful organisational objectives rather than adopting individual behaviour which might be towards personal aggrandizement. This study will attempt to equip the management staff on the best strategies to adopt with subordinate staff.

Moreso, this study will provide a framework for which management will know the kind of reinforcement techniques to adopt with their staff, and what constitutes behaviour modification will be highlighted and made known to both the management and the subordinate staff to be cautious of undesirable behaviour in the workplace.

More importantly, this study will attempt to fill the gap in the literature and will contribute to knowledge in the field of business management; it will also add to the existing field of knowledge and stimulate further research.

LITERATURE/THEORETICAL UNDERPINNING

Concept of Behavioural Modification

The concept of behavioural modification is all about shaping individual attitudes, perceptions and expectations towards the prospects of achieving organisational objectives. Since employees in an organisation have highly developed mentality or skills their capacity to learn is unlimited. However, the extent to which management can get the desired behaviour from their employees depends on how well they can modify or shape their behaviour. In summary, behaviour modification entails increasing the prospect of positive behaviour and reducing the likelihood of inappropriate behaviour. To be more realistic, how can this inappropriate behaviour be reduced? Through reinforcement principles.

Reinforcement principles are an external explanation of behaviour. It is anything that both increases the strength of response and tends to induce repetitions of behaviour that preceded the reinforcement. Thus, reinforcement are environmental influence, that follows a response and has the capacity to shape behaviour. We shape behaviour by systematically reinforcing each successive step that moves the individual to the desired state. This reinforcement principle is ensured through behavioural modification techniques thus:

Positive and Negative Reinforcement Techniques.

To Patrick, M. W. and Raymond, A.N., (1996), the above two techniques, form the four techniques through which we can modify or shape behaviour.



Positive Reinforcement Techniques

This is a reinforcement procedure in which a response is followed by the presentation of or increase in intensity of a reinforcing stimulus (reward) as a result; the response becomes stronger or more likely to occur. For instance, you give a cash reward to a cashier who discovers (voids) a large scale fraud attempt in a bank. The chances are high that both himself and other cashiers in the bank and elsewhere will work harder and pay more attention to fraud control devices at work i.e., behaviour is encouraged as a result of the reward therein.

Pintel (2006) opined that Learning is a relatively permanent change in behaviour, mental representation, or association as a result of experience. So, positive reinforcement creates change as a result of experiencing the rewarding consequences of demonstrating a specific behaviour.

Negative Reinforcement Techniques

This is a reinforcement procedure in which a response is followed by the removal of, or decrease in intensity of an unpleasant followed stimulus, as a result, the response becomes stronger or more, likely to occur. In other words, this occurs when the removal or avoidance of a consequence increases or maintains a frequency or future probability of a behaviour. That is, a particular response is discouraged as a result of the consequences that will follow the stimulus or action carried out by such individual (s) in an organisation.

Smith (2017) posits that Negative reinforcement techniques are the “Removal” of aversive stimuli to “Increase” the likelihood that the behaviour is repeated.

Punishment

This is the process by which a stimulus or event weakens or reduces the probability of the response that it follows. A punisher is any form of stimulus that weakens or reduces the probability of the response that it follows. It involves causing an unpleasant condition to reduce undesirable behaviour. Punishment should not be confused with reinforcement techniques, since both involve an unpleasant stimulus. It is pertinent, therefore, to distinguish the both. Punishment decreases the likelihood of a response and reinforcement techniques ((positive and negative), increase the response. However, in real life situations, both go hand-in-hand. Punishment can be by threatening an employee with demotion or treating him badly.

Extinction

The gradual weakening and eventual disappearance of a learned response is called extinction. Extinction is a procedure that causes a response to stop occurring due to the lack or absence of persistent reinforcement. In other words, deliberate or careless withdrawal of a reinforcer will cause a positive response (behaviour) to extinct (die out). For instance, when the management deliberately withdraws the payment of overtime to employees, a positive response is hardworking, completing a task before the next task is assigned will die out.

Clay and Henry (1977) developed a six-rule formula for using behaviour modification as a panacea for shaping and increasing performance as thus:



Rule 1: Don't reward all individuals equally. To be effective, behaviour reinforcers and rewards should be based on performance. Rewarding everyone equally in effect reinforces poor or average performance and ignores high performance.

Rule 2: Be aware that failures to respond can modify behaviour. Managers may knowingly or unknowingly influence their subordinates by what they do for instance failing to praise a deserving subordinate may cause that subordinate to perform poorly the next time.

Rule 3: Be sure to tell individuals what they can do to get reinforcement. Setting a performance standard would let the individual know what they are expected to do to be rewarded they can then adjust their work pattern according to the set standard to achieve goals.

Rule 4: Be sure to tell individuals what they are doing Wrong. If a manager withholds reward from a subordinate without indicating why the subordinate is not being rewarded, the subordinate may be confused about what behaviour the manager finds desirable or undesirable in the organisation. Moreso, the subordinate may also feel that he or she is being manipulated.

Rule 5: Don't punish in front of others. Reprimanding a subordinate might sometimes be a useful way of eliminating undesirable behaviour; then public reprimand should not be encouraged as it tends to humiliate the subordinate and may cause all the members of the workgroup to resent the manager.

Rule 6: Be fair. The consequences of behaviour should be appropriate. Subordinates should be given the reward they deserve. Failure to reward subordinates properly or over-reward undeserving subordinates reduces the reinforcing effect of rewards.

Limitations of Behavioural Modification

Despite the favourable results, behaviour modification isn't always cost-effective, and it certainly has several limitations which are:

- (i) Can't reinforce non-observable behaviour: Behaviour modification may work with easily observable behaviours, such as working attendance, preparation of salary vouchers, refusal to clean the office environment, etc; but it's more difficult to reinforce conceptual activities, such as making good decisions.
- (ii) Reinforcement tends to wear off: Behaviour modification programs often suffer from "reward inflation" in which the reinforcer either is quickly forgotten or is eventually considered an entitlement. In other words, a bonus that was once an unexpected surprise package becomes an expected part of the employment relationship. Withholding the reinforcer may represent extinction, but it feels like punishment.
- (iii) A variable ratio schedule is a form of Gambling: The variable ratio schedule may be best for maintaining behaviour but it also resembles a lottery. Some people worry about the ethical nature of this schedule because employees are essentially betting that they will receive a reinforcer after the next behaviour.
- (iv) Ethical concerns about perceived manipulation: Some critics say that behaviour modification tries to manipulate employees' behaviour and treat people as animals with intelligence. This perception occurs largely because behaviour modification focuses on behaviour and therefore, pays less attention to human thoughts.



However, behaviour modification experts point out that any attempt to change employee behaviour is a form of manipulation. No matter how valid this counter argument is behaviour modification has an image problem that will remain for some time to come.

Learning

Hicks (1991), cited in Sev, J.T., (2006), Learning is any relatively permanent behaviour change that occurs as a result of experience. It is a change from the former behaviour to a new one that is incongruous with the organisational norms.

In other words, the most basic consequence of learning will be a specific change in behaviour. Almost all complex behaviour is learned, therefore, if we want to explain, predict and control (modify) behaviour we must understand how people learn. It will be very important if a distinction is made between learning (which is a change in behaviour due to experience) and instinct (which represents a change in behaviour without learning), which is a form of unconscious response to a specific stimulus. It is important to point out here that changes in behaviour indicate that learning has taken place.

The totality of an organisation's policies and management styles, rewards, values, and ethics do provide diverse experiences for learning and people respond to them based on learned experience.

It will be important to indicate in this work which of the learning processes will bring about increased productivity in an organisation. So learning favourable behaviours will create teamwork. Harmony, strong motivation and challenging innovations as well as high productivity should be encouraged among management staff or workers in an organisation.

Based on the above assertion there are three learning processes by which we acquire patterns of behaviour:

Social Learning

Social learning is the process by which people learn through observation and direct experience. Miller and Dollard (1950), in Sev, J. T., (2006). Social learning is a behaviour theory, which draws heavily from the principles of classical and operant conditioning. Much of what we have learnt comes from our observation of role models such as parents, teachers, peers, bosses, heroes, etc.

The influence of the model is central to the social learning perspective. It has it that learning can take place via Vicarious or modelling and Self-control processes. We can easily learn from others by selective behaviour, it entails the application of conditioning techniques to reduce or eliminate inappropriate behaviour or teach new ones.

Operant Conditioning

Operant conditioning was propounded by Skinner (1974), he assert that operant conditioning is the process by which a response becomes more or less likely to occur, depending on its consequences. Operant conditioning is also referred to as instrumental conditioning, it places emphasis on the consequences of behaviour. In this situation, a behaviour can be modified based on the consequences awaiting the contradiction of the rules governing an organisation.



Based on the consequences inherent in the organisation, employees may refrain from such unfavourable behaviour.

Classical Conditioning

This is a process by which a previously neutral stimulus acquires the capacity to elicit a response through association with a stimulus that neutrally elicits a similar response i.e. the process by which a neutral stimulus becomes a conditioned behaviour is classical conditioning (Pavlov, 1927). In this work classical conditioning is seen as a technique for learning, as learning occurs when some neutral stimulus is regularly paired with an unconditioned stimulus, which will elicit a learned or conditioned response. In summary, a neutral stimulus can be acquired to become a natural or conditioned response.

Attitudes

Patrick and Raymond (1996), defined Attitudes as a combination of beliefs and feelings that predispose a person to act in a certain way, he does in an organisation.

Laurie (1996), defines Attitudes as providing a state of “readiness” or tendency to respond in a particular way.

This work sees Attitudes as a person's feelings about people, objects, events or activities. Such feelings can be either positive or negative and are typically learned over some time.

From the above definitions, it all revolved around beliefs, feelings and values. ‘BELIEFS’ are concerned with what is known about the world, the centre of what is in reality. ‘VALUES’ are concerned with what ‘should’ be and what is desirable.

Components of Attitude

There are three components of Attitude, namely:

- Conative Component: Intention (behaviour) that manifests outwardly
- Affective Component: These are emotional feelings, that make one to have like or dislike something, to be sad or happy over a situation
- Cognitive Component: The belief a person has towards an object or events, is through observation, knowledge and interrelationships that exist among the parties.

Concept of Productivity

Evert and Ebert (1998), cited in Sev, J.T., (2006), efficiency, productivity, and performance, terms can be used interchangeably in discussing behaviour and achievement. Productivity refers to a ratio of outputs to inputs. Productivity can be expressed on a total factor basis or a partial factor basis. i.e. output relative to one or two of these inputs of labour, capital, etc., output per labour hour, often called labour efficiency, is perhaps the most common partial measure of productivity. It is given that labour productivity = $\frac{\text{Output}}{\text{Labour input}}$



Productivity can be viewed at two extremes. Productivity at the entire national level and the individual employee between these two extremes is an organisation (firm), division (business unit) and workgroup levels.

Content And Process Theories of Motivation as Tools of Increasing Productivity

Motivation is a powerful determinant of our behaviour when we are not satisfied.

In this work, the emphasis is going to be on how motivation modifies an employee's behaviours towards achieving the predetermined objectives of the organisation. An employee who is adequately motivated can have a change of perception, expectation and above all attitudes towards working restlessly for the organisation. Motivation without contention, and influences can modify one's behaviour to work in line with the employer's task-related functions.

Content Theories Of Motivation

The content theories of motivation attempt to explain the factors that energies and direct behaviour.

The four important content theories are:

1. Abraham Maslow – Hierarchy of needs theory
2. Clayton Alderfer – ERG theory of needs
3. David McClelland – Acquired needs theory
4. Frederick Herzberg – Two-factor theory

Abraham Maslow developed a general theory of human motivation which has been applied to work-setting by others. Maslow theory assumes that individual needs affect behaviour in accordance with two principles; the deficit and progressive principle.

The content theories provide managers and administrators with an understanding of the particular work-related factors that start the motivational process. These theories, however, promote little understanding of why people choose a particular behaviour to accomplish task-related goals.

Process Theories Of Motivation

Process theories attempt to describe and analyse how personal factors interact and influence each other to produce certain kinds of behaviour.

The two important theories are:

1. Victor H. Vroom – Expectancy theory
2. Stacy J. Adams – Equity theory

The key point of these theories is that an individual behaviour is formed not on objective reality but on his or her subjective perception of that reality. The essence of the theory relates to how a person perceives the relationship between three things: effort, performance and rewards.



They focused on the factors involved in stimulating an individual to put effort into something which is the basis for modification of behaviour.

Review of Related Theories

There are a number of large-scale modification studies that this work can refer to, in investigating behaviour modification as a panacea for increasing productivity, this work is going to dwell on two theories:

The Concept of Theory X and Theory Y

McGregor, (1957), identified two sets of assumptions about employees. The first assumption is the traditional view labelled theory X.

The second view is called theory Y. The theories X and Y are therefore the two sets of assumptions about the nature of people.

The Theory X Assumption

Theory X represents the carrot and stick assumptions on which traditional organisations are based and was widely accepted and practised before the development of the human relations approach. The assumptions are that:

- The average person is lazy and has an inherent dislike for work
- Most people must be coerced, controlled, directed and threatened with punishment if the organisation is to achieve its objectives.
- The average person avoids responsibility, prefers to be directed, lacks ambition and values security most of all.
- Motivation occurs only at the physiological and security levels.

The central principle of theory X is direction and control through a centralized system of organisation and the exercise of authority.

The Theory Y Assumption

The central principle of theory Y is the integration of individual and organisational goals. The theory assumptions are:

- For most people work is as natural as play or rest
- People will exercise self-direction and self-control in the service of objectives to which they are committed.
- Commitment to objectives is a function of rewards associated with their achievement
- Given the right conditions, the average worker can learn to accept and to seek responsibility



- The capacity for creativity in solving organisational problems is distributed widely in the population.
- The intellectual potential of the average person is only partially utilized.
- Motivation occurs at the affiliation, esteem and self-actualization levels as well as the physiological and security levels.

This work is all about determining how the theory can shape or modify the employee's behaviour towards achieving the goals of an organisation. In the banking sector, punishment is seen as an act of discipline; while some see discipline in a negative perspective others see it in a positive perspective of shaping ethical behaviour. For instance, supporters of theory X by Douglas McGregor see discipline as the only method to bring about a proper working relationship and condition for them, without discipline men will continue to be stubborn, unambitious and agents of chaos, to them discipline is a welcome development. On the other hand supporters of theory Y sees the theory as a measure to persuade employees to accept good habits.

The theory Y, approach is the best way to elicit cooperation from members of an organisation. It is the task of management to create conditions in which individuals may satisfy their motivational needs and in which they will achieve their own goals through meeting the goals of the organisation.

In summary, the theory tends to be used in modifying employees' behaviour either by punishment, to correct the odds intentions or to encourage an employee to maintain his level of commitment.

Equity Theory

The equity theory was developed by Stacy J. Adams (1965), the theory proposes that employees perceive what they get from a job situation (outcomes such as salary, promotion, recognition, etc.) in relation to inputs (such as education, experience, competence, etc.). and then compare their inputs-outputs ratio with the inputs-outcomes ratio of relevant others. In essence, this assertion is that, if an employee perceives his/her "outcomes-input ratio" to be equal to, the "outcome-input ratio" of the relevant others, he/she claims that a state of equity exists and that justice prevails. On the other hand, when he/she perceives the ratio as unequal, he/she feels that he is under-rewarded (feeling of anger arises) or over-rewarded (state of guilt). On this ground, Stacy Adams proposed that this negative state of tension motivates one to do something to correct it. Equity theory like other theories of motivation is no less important in enhancing employees' productivity. The term "equity" relates to the concept of fairness and equal treatment in comparison to others who behave in similar manners. Employees in any organisation make comparisons of their job inputs and outcomes relative to others, and that inequity influences the degree of effort that such employees exert. The equity theory predicts that motivation is influenced significantly by the two-edged sword: others' rewards as well as by, one's rewards.

The essence or implication of this theory in this work is that management in various organisations should be very cautious of how they reward employees, in the workplace, as any attempt by employees to perceive "inequity" administered to them leads to:



1. Change the job inputs (exert less effort)
2. Change the outcomes (produce a higher quantity of units of lower quality when paid on a piece-rate basis).
3. Distort perception of self (work at a moderate pace compared with those who work hard).
4. Choose a different referent (for example, person or age comparison)
5. Leave the job.

These types of employees' reactions/behaviour have, in general, proved to be correct. Whenever an employee perceives inequality, he/she will attempt to correct the situation. The resultant effect might be improved or reduced productivity, increased absenteeism, unhealthy relationships with other workers, and lastly, voluntary resignation.

METHODOLOGY

The study adopted a descriptive research design using a simple survey method to facilitate the accomplishment of the objectives. The unit of analysis was the deposit-money bank, while the unit of enquiry was the management staff and the subordinate staff of the various deposit-money banks operational in the seven (7) states of the South-South geo-political region of Nigeria. The main thrust of the study is to determine the extent to which behaviours modified, can ensure productivity, and curtail unethical behaviours in the banking sector.

Area of the Study

The area of study comprises the geographical area which covers the seven (7) states of the South-South region, of Nigeria. The time scope is from 2022 – 2024. The study made use of deposit-money banks that are operational in the south-south, Nigeria.

Population of the Study

The population of the study consists of 34 deposit-money banks that are operational, with a management/staff strength of 578. Given the above information, 34 deposit-money banks with a staff strength of 578 constitute the population, from which the sample size will be determined.

Table 1: Breakdown of the deposit-money bank and the various staff strength in the banks

S/N	Name of Bank	No. of Branches	No. of Staff
1	First Bank	9	180
2	Access Bank	5	105
3	Zenith Bank	7	105
4	Union Bank	5	68
5	Eco Bank	8	120
	Total	34	578

Source: Field Survey, 2024



Sample Size: Determination and Sampling Technique

To determine the sample size for this study, Krejcie and Morgan, (1970), sample size determination was adopted. It is given as

$$n = \frac{x^2 NP(1-p)}{d^2 N - 1 + x^2 p(1-p)}$$

Where:

n = Sample Size

x = Table value of Chi-square for 1 degree of freedom at the accepted confidence level (3.841)

N = The population size

p = Population Proportion (to be 50% or 0.5 assumed to provide the maximum sample size)

d = Degree of accuracy expressed as a proportion (5% or 0.5)

Given the population size (N) = 578

$$n = \frac{3.841^2 \times 578 \times 0.5 (1 - 0.5)}{0.05^2 \times (578 - 1) + 3.841 \times 0.5 (1 - 0.5)}$$

$$n = \frac{555.0245}{2.4027} = 231$$

Description of Research Instruments

The instruments used in this study were structured questionnaires and oral interviews. The structured questionnaire was designed on a five-point Likert scale. The questionnaire was divided into two parts. Part A was designed to carry information concerning the respondent's profile (bio-data and job experience) and part B, sought to address the areas of the research objectives. Oral interviews were conducted to complement data collected from the questionnaire.

Method of Data Analysis

Descriptive statistics, such as frequency counts with simple percentages, were adopted to analyse the bio-data of the respondents. At the inferential level of analyses, hypotheses one and two were tested using Pearson Product Moment Correlation (PPMC) and hypothesis three was tested using a simple linear regression technique. Moreover, all the analyses were done through the application of the Statistical Package of Social Science (SPSS 26.0)

Decision Rule: The decision rule for this study shall be: Reject null hypothesis (H^0), if p – value < 0.05. Do not reject if otherwise.



RESULTS/FINDINGS

From the results or findings, the five-point Likert scale was used with values assigned from 5 (SA) to 1 (SD) for positive responses to questions asked.

Table 2: Summary of Bio-data of the Respondents

Sex	Frequency	Percentage (%)
Male	180	78
Female	51	22
Total	231	100
Department/Staff Disposition		
Marketing managers/staff	85	37
Customer service managers/staff	68	29
Account/fund transfer	34	15
Cash deposit/withdrawal managers/staff	44	19
Total	231	100
Highest educational qualification		
B.Sc/HND	102	44
M.Sc/MBA	100	43
PhD	9	4
Professional membership	20	9
Total	231	100

Source: Field Survey, 2024

Research Question 1

What is the extent to which training, retraining and reward for hard work enhance productivity in the deposit-money bank?

Questionnaire codes 1-4 were designed to provide answers to this research question. Responses from respondents were analysed as follows:

Table 3: Training, retraining and reward for hard work enhances productivity

Code	Items Description	F	SA	A	U	D	SD	Total	Mean
	Training, retraining and reward for hard work and productivity								
1	The training and retraining programme we had enhanced our strategic competence, which enabled us to achieve higher productivity	F %	201 87	20 9	10 4			231 100	4.82
2	The ICT and mobile banking training we attended, ensured our effective performance of financial transactions.	F %	191 83	20 9	10 4	10 4		231 100	4.69
3	The reward for hard work entices employees to adopt new and appropriate behaviour for the								



	attainment of organisational objectives.	F %	185 80	36 16	10 4			231 100	4.75
4	Some of these training programmes we attended enabled me to identify and overcome gaps in my work schedule.	F %	200 87	21 9		10 4		231 100	4.77

Source: Field Survey, 2024

There is a significant positive relationship between training, retraining and reward for hard work as it tends to enhance modification of behaviours of workers, thereby ensuring increased productivity of the workers in the deposit-money bank, in South-south, Nigeria, as the mean value is 4 points greater than the cut-off point 3.0

Research Question 2

How do reinforcement techniques affect lukewarm attitudes to work in the deposit-money bank?

Questionnaire codes 1 – 4 were designed to provide answers to this research question. Responses from respondents were analysed as follows:

Table 4: Reinforcement techniques affect lukewarm attitudes to work

Code	Items Description	F	SA	A	U	D	SD	Total	Mean
	Reinforcement techniques and employees attitude to work								
1	Our attitude to work has changed positively towards achieving Organisational objectives due to the introduction of rewards for hard work (positive reinforcement)	F %	140 61	71 31		10 4	10 4	231 100	4.29
2	There is a negative perception of work, as a result of the removal of some allowances and the decrease in some incentives (negative reinforcer) for the staff.	F %	140 61	71 31	10 4	10 4		231 100	4.30
3	The uncomfortable or unpleasant working conditions as punishment tend to reduce staff's undesirable attitude to work.	F %	200 87	21 9		10 4		231 100	4.77
4	There are no longer any incentives to boost staff's desirable attitudes to work, as a result of no reward for hard work, i.e. extinction of reinforcing stimulus.	F %	190 82	30 13	11 5			231 100	4.77

Source: Field survey, 2024

There is a significant positive relationship between reinforcement techniques (positive and negative reinforcer) as an apparatus used in modifying behaviours of workers in the deposit



money bank, in the south-south, Nigeria, as the mean value is 4 points greater than the cut-off point 3.0

Research Question 3

How do learning techniques enhance desirable and ethical behaviour in the deposit-money bank?

Questionnaires 1 - 4 were designed to provide answers to this research question. Responses from respondents were analysed as follows:

Table 5: Learning techniques and desirable behaviour in the workplace

Code	Items Description	F	SA	A	U	D	SD	Total	Mean
1	The effective and efficient attainment of the organisational objectives was a result of teamwork and brainstorming of ideas to ensure desirable results.	F %	130 56	60 26	11 5	20 9	10 4	231 100	4.21
2	Collective discussion of issues and the preaching of desirable behaviour at the workplace, ensure higher productivity of workers.	F %	161 70	50 22		10 4	10 4	231 100	4.43
3	There is a need for quick attainment to problems, arising from undesirable behaviour rather than extinction of reinforcing stimulus (reward)	F %	200 87	21 9	10 4			231 100	4.82
4	Programmed decision-making arising from undesirable behaviour can be solved based on past experiences learned from the organisational setting.	F %	190 82	30 13		11 5		231 100	4.43

Source: Field survey, 2024

There is a significant positive relationship between learning techniques as they tend to ensure ethical and desirable behaviour of the staff in the deposit-money bank, in South-South, Nigeria as the mean value is 4 points greater than the cut-off point of 3.0



DISCUSSION/HYPOTHESIS TESTING

To achieve the research objectives of this study, three hypotheses are tested in the alternate form thus:

- i. Training, re-training and reward for hard work have significant effects on the productivity of workers in the deposit-money bank, in South-South, Nigeria.
- ii. To a large extent, reinforcement techniques have significant effects on workers' lukewarm attitudes to work, in the deposit-money bank, in South-South, Nigeria.
- iii. To a large extent, learning techniques enhance the desirable and ethical behaviour of workers in the deposit-money bank, in South-South, Nigeria.

The Null Hypotheses are thus:

- i. Training, re-training and reward for hard work have no significant effects on the productivity of workers in the deposit-money bank, in South-South, Nigeria.
- ii. To a large extent, reinforcement techniques have no significant effects on workers' lukewarm attitudes toward work, in the deposit-money bank, in South-South, Nigeria.
- iii. To a large extent, learning techniques have no significant effects on the desirable and ethical behaviours of workers in the deposit-money bank, in South-South, Nigeria.

Test of Hypothesis One

H₁: Training, retraining and reward for hard work have significant effects on the productivity of workers in the deposit-money bank, in South-South, Nigeria.

H₀: Training and retraining and reward for hard work have no significant effects on the productivity of workers in the deposit-money bank, in South-South, Nigeria.

Table 6: Correlation for Hypothesis One

		TRR	PROW
TRR	Pearson Correlation	1	.846*
	Sig. (2-tailed)		.000
	N	231	231
PROW	Pearson Correlation	.846*	1
	Sig. (2-tailed)	.000	
	N	231	231

***Correlation is significant at the 0.01 level (2-tailed)*

Keys

TRR: Training, retraining and reward

PROW: Productivity of workers

Source: SPSS Version 26.0

Table 6, shows the correlation analysis for hypothesis one. The correlation coefficient shows (0.846), this value indicates that correlation is significant at 0.05 level (2-tailed) and implies



that there is a significant positive relationship between training, retraining and reward for hard work, which has significant impacts on the productivity of workers ($r=.846$). As the computed correlation coefficient is greater than the table value of ($r=.195$), with 231 degrees of freedom ($df = n^2$), at the alpha level for a two-tailed test ($r=.846, p<0.05$). To this extent as the computed $r=.846$, is greater than the table value of $r=.195$, we conclude that:

Decision Rule

The null hypothesis is rejected and the alternate hypothesis which states that: training, retraining and reward for hard work have significant effects on the productivity of workers in the deposit-money bank, in South-South, Nigeria, is accepted.

Test of Hypothesis Two

H₁: To a large extent reinforcement techniques have significant positive effects on workers' lukewarm attitudes toward work, in the deposit-money bank, in South-south, Nigeria.

H₀: To a large extent reinforcement techniques have no significant positive effects on workers' lukewarm attitudes to work, in the deposit-money bank in South-south, Nigeria.

Table 7: Correlations for Hypothesis Two

		RT	L-WA
RT	Pearson Correlation	1	.754*
	Sig. (2-tailed)		.000
	N	231	231
LWA	Pearson Correlation	.754*	1
	Sig. (2-tailed)	.000	
	N	231	231

**Correlation is significant at the 0.01 level (2-tailed)

Keys

RT: Reinforcement Technique

LWA: Lukewarm attitudes

Source: SPSS Version 26.0

Table 7, shows the correlation analysis for hypothesis two. The correlation coefficient shows (0.754), this value indicates that correlation is significant at 0.05 level (2-tailed) and implies that there is a significant positive relationship between reinforcement techniques and workers' lukewarm attitudes to work ($r = .754$). As the computed correlation coefficient is greater than the table value of ($r = .195$), 231 degrees of freedom ($df = n^2$), at the alpha level for a two-tailed test ($r = .754, p < 0.05$). To this extent as the computed $r = .754$, is greater than the table value of $r = .195$, we conclude that:



Decision Rule

The null hypothesis is rejected and the alternate hypothesis which states that: To a large extent reinforcement techniques have significant effects on workers' lukewarm attitudes to work in the deposit-money bank, in South-south, Nigeria, is accepted.

Test of Hypothesis Three

H₁: To a large extent learning techniques enhances desirable and ethical behaviours of workers in the deposit-money bank, in South-south, Nigeria.

H₀: To a large extent learning techniques have no significant effect on the desirable and ethical behaviours of workers in the deposit-money bank, in South-south, Nigeria.

Table 8: Model Summary for Hypothesis Three

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874 ^a	.745	.604	.562

a. Predictors: (Constant) Learning Techniques (LT)

Source: SPSS Version 26.0

Table 9: ANOVA for Hypothesis Three

Model		Sum of Squares	df	Mean Squares	F	Sig.
1	Regression	362.115	1	362.115	460.42	.000 ^b
	Residual	68.325	326	.255		
	Total	430.440	327			

a. Predictors: (Constant) Learning Techniques (LT)

b. Dependent Variables: Desirable and ethical behaviour (DEB)

Source: SPSS version 26.0

Table 10: Coefficient of Hypothesis Three

Model	Unstandardized coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1	Constant		- 2.305		- 1.718	.000
	LT		1.023	.875	37.432	.000

c. Predictors: (Constant) Learning Techniques (LT)

d. Dependent Variable: Desirable and Ethical Behaviour (DEB)

Source: SPSS Version 26.0

Interpretation:

Table 8, shows the model summary for hypothesis three. The table shows that there is a positive relationship between the variables ($r = .874$) and ($R^2 = .745$) which is 75%, indicating that the learning techniques embarked upon by the management staff on the workers in the bank



enhance desirable and ethical behaviours that ensure the achievement of the organisational objectives.

Table 9, shows the ANOVA for hypothesis three. The regression sum of squares (362.115), is greater than the residual sum of squares (68.325), this indicates that more of the variables in the dependent variable were not explained by the model.

The F-statistics is 460.42 and the p-value (sig.) is .000 ($p - value < 0.05$), as the p-value is less than the table value of 0.05, this means that the variation explained by the model is not due to chance; and so there is a significant positive relationship between learning techniques and desirable or ethical behaviours of workers in the deposit-money bank in South-south, Nigeria.

Decision Rule

To this extent, the null hypothesis is rejected and the alternate hypothesis, which states that: to a large extent learning techniques enhance desirable and ethical behaviours of workers in the deposit money bank, in South-south, Nigeria, is accepted.

IMPLICATION TO RESEARCH AND PRACTICE

Results Related to the First Objective

Research objective one: Ascertain the extent to which training, retraining and reward for hard work enhances productivity in the deposit-money bank in South-south, Nigeria.

The results in Table 6 were used to analyse the research objective using the Pearson Product Moment Correlation Coefficient (PPMC). It was found that there is a significant positive relationship between training, retraining and reward for hard work, on the productivity of workers in the deposit-money bank in South-south, Nigeria. The result indicated the correlation coefficient ($r = .846$), the computed correlation coefficient is greater than the table value ($r = .195$), at alpha level for a two-tailed test ($r = .846, p < 0.05$) respectively. This result is in line with the findings of Collins (2008), on the effect of on-the-job training on Intercontinental bank workers, which revealed that training makes workers confident, enriches employees' knowledge and effectiveness, increases productivity and leads to higher profitability of the organisation. The study further emphasized that there exists a direct relationship between manpower training and productivity of bank workers and "desirable behaviour" in the workplace.

Moreso, Lane & Robison (1995), are of the opinion that training impacts positively and effectively for optimum productivity to achieve the corporate goals of the organisation. As such training reduces the work of the managers in terms of close supervision, training allows for job understanding and competence of the workers. Training improves knowledge, skills and abilities, which are the outcome of desirable and ethical behaviours exhibited by workers in the workplace.



Results Related to the Second Objective

Research objective two: To a large extent reinforcement techniques have significant effects on workers' lukewarm attitudes to work in the deposit-money bank in South-south, Nigeria.

The empirical results in Table 7 were used to analyze the research objective using the Pearson Product Moment Correlation Coefficient (PPMC). The results indicated that there is a significant positive relationship between reinforcement techniques as tools for correcting workers' lukewarm attitudes to work in the deposit-money bank in South-south, Nigeria.

The result shows the correlation coefficient ($r = .754$), the computed correlation coefficient is greater than the table value ($r = .195$) at alpha level for a two-tailed test ($r = .754, p < 0.05$) respectively.

This result is cognitive with the opinion of Pintel (2006), who opined that positive reinforcement creates change as a result of experiencing the rewarding consequences of demonstrating a specific behaviour.

On the other hand, Smith (2017), opined that negative reinforcement is the “removal of aversive” stimuli in order to “increase” the likelihood that the behaviour is repeated.

Results Related to the Third Objective

Research objective three; Evaluate the extent to which learning technique enhances desirable and ethical behaviours in the deposit-money bank in South-south, Nigeria.

The empirical results in Table 8 – 10, were used to analyse the research objective using simple linear regression. It was found that there is a significant positive relationship between learning techniques as it enhances desirable and ethical behaviour in the deposit-money bank in South-south, Nigeria. The results indicated a significant positive relationship between the variables, as indicated by $r - value$ of 0.874, a $t - value$ of 37.432 and F-statistics value of 460.42, $p < 0.05$ respectively.

This result is in line with the work carried out by Alice, *et al* (2015), on behaviour modification and organisational development; Revisiting the theories of learning. They concluded that learning can be applied in various ways to influence organisational behaviour and development positively. The role of management in organisational learning is to encourage continuous and collective learning and subsequently transform it into desirable behaviour and processes to create a sustainable competitive advantage.

Moreover, Torrington *et al.* (2005), opined that learning techniques have to do with change in new behaviour resulting from new or reinterpreted knowledge that has been derived from an external or internal experience. Furthermore, learning frequently occurs when an individual has to deal with a new situation. It is about developing new skills, competencies, and desirable and ethical behaviour, as a result of one's interaction with the environment.

There is this assertion that learning is a powerful incentive for most employees to stick to their organisations and has a significant impact on desirable behaviour as it influences abilities, role perceptions and motivation.



CONCLUSION

The purpose behind behaviour modification is not to understand why or how a particular behaviour is displayed at a particular time or for a particular purpose. Instead, it only focuses on changing behaviour, and there are different methods used to accomplish it thus;

Behaviour modification is achieved through operant conditioning, which is a type of reinforcement to modify behaviours by their consequences. If the consequences of certain behaviours are favourable to employees the tendency to repeat the behaviour is strengthened. Conversely, if the consequences are unfavourable, the tendency to repeat the behaviour is weakened.

There is reinforcement to encourage desirable future behaviour and to discourage undesirable behaviours. The overall aim of training and retraining workers is to improve the effectiveness and efficiency of the workforce and to increase the productivity of the organisation, which might result from desirable and ethical behaviour modification systems adopted by the organisation.

FUTURE RESEARCH

Employees attitudes and the performance of the service industry. Organisational ethical training and the achievement of organisation objectives.

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