

Application of disciplinary approaches as viable tools for human resource development and organizational goal accomplishment a case study of commercial banking firms in Nigeria

Sev Joseph Teryima

Emakwu John

Dewua Philip

Agbatar Patricia

Vivien Anna Ugba

Department of Business Management,

Faculty of Management Sciences, Benue State University, Makurdi, Nigeria

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Abstract

The objective of the study is to investigate the Impact of the application of disciplinary approaches and procedures adopted by organizations as tools for human resources development and organizational goal accomplishment. The focus of this survey is on the Twenty-one (21) Commercial Banking firms in Nigeria which constitute the population of the study. Data for this research is obtained from both primary and secondary sources. The sample size for the study is 398. This is determined using Taro Yamens' (1964) formula. Individual firms sample size is also determined using Bowleys allocation formula for all the 21 banking firms. Content validity is determined by obtaining expert information on the subject matter of disciplinary approaches and procedures to confirm the extent to which the questionnaire has face validity from Managing Directors/ Chief Executive Officer, Executive Directors and Human Resources Directors. Construct validity for pilot testing was conducted and the input variable factors used in the study were subjected to exploratory factor analysis to investigate whether the construct as described fits the factors from factor analysis. Bartlett's test of sphericity and Kaiser-Mayer-Olkin measure of sampling adequacy are applied to determining construct validity. The factors dimensions used here were positive discipline, negative discipline, progressive disciplinary approach procedure, positive disciplinary approach procedure and adoption of disciplinary policy, rules and procedures. Reliability test using Cronbach Alpha for all the factors was also carried out to determine consistency and precision of the measure. Multiple Regression test was conducted for the two (2) formulated hypotheses.

The findings revealed that disciplinary approaches adopted by Nigerian commercial banking organizations such as progressive and positive approaches have enhanced human resource development and organizational goal accomplishment. The other finding also reveals that disciplinary principles and procedures adopted by these banks have impacted on the human resource development and goal attainment in addressing acts of misconduct, gross misconduct and underperformances such as corruption, dishonesty, falsification, insubordination acts amongst others. The study recommends that, disciplinary approaches fashioned by respective commercial banking organizations in Nigeria should aim at correcting and modifying the behavior of employees using techniques and strategies of punishment, negative reinforcement and extinction to enhance human resources development and goal accomplishment. Another recommendation suggest that regulatory banking authorities i.e Nigerian Deposit Insurance Corporation(NDIC) and Central Bank of Nigeria (CBN) should collaborate to devise strategies to empower the staff of banking firms through effective training in workshops, conferences, campaign and sensitizations by encouraging them to own up to their tasks and responsibilities and shy away from unlawful acts, conducts, practices of corruption, misconduct, poor performance, insubordination,

fraudulent acts, granting of loans without adequate collateralization or defective security, under quoting of the volume of deposit, alterations of transactions amongst others.

1.1 Introduction

Very often there is a need for employees to be disciplined. Discipline is in fact, an action taken against an employee for violating enterprise rules. This means that, discipline is employed to check incidence of norms violation or deviant behaviours in the organization. Gomez-Mezia et al (1998) describes discipline as a tool that managers rely upon to communicate to employees that they need to change a behavior.

Basically, discipline enforces organizational rules upon employees and warns them against any unexpected behavior in the organization. For example, some employees do not follow the organizational rules and regulations like coming habitually late to work, indulge in fights with co-workers, sometimes come drunk to work, break the safety rules etc need a change of behavior which can be done by taking disciplinary actions against them.

Dessler (2011) maintains that, if the employer fails to take disciplinary action, it causes a negative effect on other employees. It is essential that disciplinary action should be taken against problem managers but it is more essential that it should be taken against in accordance with the provisions of labour agreement and carefully developed policies and procedures.

Nwachukwu (2000) noted that discipline aims at inculcating the values of good behavior in order to promote obedience to the organizational rules necessary for mutual existence and to impose just punishment on transgressors.

An organization cannot succeed without discipline and this is therefore a necessary management function. In the execution of this duty, management has been accused of arbitrariness, inhumanity, inflexibility, authoritarianism and the like. All forms discipline however rigid, are to prevent the individual breaking the rules. Management inability to enforce discipline can be the reason for employee dissatisfaction, low morale and consequent low productivity.

Iyang and Akpama (2002) emphasized that disciplinary matters are initiated by the management. At work, discipline is a question of devising appropriate rules of behavior for employees and of providing fair and consistent means of enforcing them. They maintain that discipline is the state of employee's self-control and orderly conduct present within the organization. Disciplinary action occurs when standards are maintained by invoking a penalty against an employee who fails to meet them.

Ahmad (2015) noted that, in disciplining a staff the under listed procedures needs to be followed;

- a) As much as possible, it should be in written form.
- b) Specify to whom it applies.
- c) Provide for the speedy progress of disciplinary hearings.
- d) Indicate the various forms of disciplinary actions that may be taken-warning, termination, dismissal etc.
- e) Specify appropriate levels of authority for exercising disciplinary action.
- f) Ensure that individuals are informed of the disciplinary charges made against them.
- g) Permit such individuals to state their cases.
- h) Ensure proper investigation of every case before disciplinary action is implemented.
- i) Ensure the individuals are informed of the reason for the action being taken against them.

- j) Ensure no individual is dismissed for a first offence except in cases of gross misconduct and provision must be made for an appeal.

It is pertinent to stress that the Nigerian Banking firms' employees engages in all form of unethical practices ranging from corruption, dishonesty, false claims against the bank, act of insubordination, negligence, falsification, oppression of records, failure to keep records misappropriation of bank funds, absence from duty amongst others. Onyewe (1996) identifies the following malpractices by bank staff, those committed by bank customers and those committed through the collusion of bank staff and customers as follows;

- a) Self-dealing where insiders (bank staff or directors) put their own self-interest above those of the bank.
- b) Granting of unauthorized overdrafts and loans.
- c) Fraudulent transfers and withdrawals.
- d) Alteration, diversion and suppression of cash vouchers and/ or cheque.
- e) Malpractice of foreign exchange operations.
- f) Other forms of sharp practices such as posting of fictitious credits, under quoting of the volume of deposit to evade insurance premium, granting loans without collateral security or with defective security or with inadequate security.
- g) Advanced fee fraud (419). A situation where an agent, approaching a bank, an individual or a company with very favorable terms, officers access to large funds at below market interest rate often for long term period.
- h) Cheque kiting - A method whereby a depositor utilizes the time required for cheques to clear to obtain an unauthorized loan without any interest.
- i) Account opening malpractice- This involves the deposit and subsequent cashing of fraudulent cheques
- j) Letters of credit malpractice
- k) Counterfeit securities
- l) Cheque malpractice
- m) Computer malpractice.

These calls for a serious concern and attention of the executive management to fashion out control mechanism in form of disciplinary measures to modify their unproductive behavior and acts in order to accomplish organizational goals and develop the employees positively.

Fayol (1949) emphasized that the penalty evolved is to correct deviations or poor performance through competent and fair supervision. This will require order and compliance with organizational rules and regulations. The employees should stick to the rules and regulations made by the organization to ensure order and discipline. When employees indulge in indiscipline, the organization is forced to punish them in order to discourage such behavior in future.

To crown it all, Torrington et al (2005) have view discipline as regulation of human activity to produce a controlled performance. It ranges from the guard's control of a rabble to the accomplishment of lone individuals producing spectacular performance through self-discipline in the control of their own talents and resources.

The following acts are subjected to disciplinary action, since they contravene the normal guidelines for the proper operations and functioning of professional banking and civil service norms in any given nation. These acts are;

1) MISCONDUCT:-

Misconduct particularly to the professional banking and civil service means willful act or omission or general misconduct to the scandal of the public or to the prejudice of discipline and proper administration of the government and corporate transactions. For instance, corruption,

dishonesty, drunkenness, false claims against the government, parastatals, force language, insubordination, negligence, falsification, oppression of records, failure to keep records, conviction for the criminal offence (other than a minor traffic or sanitary offence). Others are:

- Financial embarrassment.
- Absence from work without leave or permission.
- Engaging in trade or business without authority.
- Disobedience of a lawful order, such as refusal to proceed on transfer or to accept a posting etc.
- Disclosure of official information.

2) GROSS MISCONDUCT: -

- This includes theft or other criminal offences.
- Misappropriation of bank or government funds.
- Absence from duty, without leave been granted.
- Refusal to go on transfer or to accept postings.

3) GENERAL INEFFICIENCY: -

This is not misconduct, but it constitutes a ground for removal from service. In governmental settings, no officer in the public service goes on leave of absence nor has a right to address the press or write any article against the government except with government express permission. This is applicable in Nigerian Banking firms in which records can only be disclosed with the permission of Board of Directors by the executive management.

In the view of Stoner et al (2000) discipline is generally administered when an employee violates company policy or fall short of work expectations, and managers must act to remedy the situation. They further stressed that discipline usually progresses through a series of steps such as warning, reprimand, probation, suspension, disciplinary transfer, demotion and discharge until the problem is solved or eliminated. Some ineffective managers may be asked to go for retraining or development, others may be “promoted” to a position with a more impressive title but less responsibility.

If demotion or transfer is not feasible, separation is usually better than letting a poor performer stay on the job. No matter how agonizing the separation decision may be, the logic of human resource planning frequently requires that it be made.

Nwachukwu (2000) emphasized that in unionized companies these exist three main types of infractions that requires punishment. These are;

- i. Personal misbehavior such as insubordination, violation of companies rules, dishonesty, incompetence and poor work habits.
- ii. Violation of the labour contract.
- iii. Authorizing any form of strike against the provision of the contract.

He stressed that two types of punishment are leveled against violators. These includes; the heavy penalty which involves dismissal or lay off for an extended period of time. Sometimes, where an employee deserves immediate dismissal, management is known to have given 3-12 months suspension without pay. This is tantamount to dismissal. The chances are that the employee within this time must have found another job and would voluntarily resign or fail to appear at the end of the suspension.

The second types of punishment are considered minor compares with the first types. It involves temporary suspension, disciplinary layoff without pay, loss of seniority, demotion or transfer to a hardship area. Whichever punishment is given, it would affect his employment records. Where they are employed, they do not place them in sensitive areas. They are considered guilty until proven innocent.

1.2 Research Problem:

There exists a worrisome trend in the way and manner employees of Nigerian Banking firms engages in unlawful misconducts, unethical practices and behaviors resulting to subverting the standard norms of operation leading to non-accomplishment of organizational goals. These misconduct practices ranges from corruption, dishonesty, false claims against the bank, insubordination, lateness, absenteeism, failure to keep records of transactions, misappropriations. These mess have compelled many banking firms to be distressed leading to non-accomplishment of organizational goals. This has called for a concern and attention of the researcher. The researcher is interested to establish the effect of these acts of misconduct and to establish how the application of disciplinary approaches measures can readdress the ugly trend and facilitate human resource development and goal attainment in the banking organizations.

1.3 Objective of the Study:

- a) To identify the disciplinary approaches adapted by Nigerian banking organization that impact on human resource development and organization goal accomplishment.
- b) To determine the disciplinary principles and procedures adopted by the banking firms in Nigeria in addressing act of misconduct.

1.4 Research Questions:

- a) To what extent have the disciplinary approaches adapted by Nigerian banking organization have impacted on human resource development and organizational goal accomplishment?
- b) To what extent have the disciplinary principles and procedures adopted by the banking firms in Nigeria been able to address act of misconduct?

1.5 Research Hypothesis:

H₀₁: The disciplinary approaches adopted by Nigerian commercial banking organization have not impacted on human resource development and organization goal accomplishment.

H₀₂: The disciplinary principles and procedures adopted by banking firms in Nigeria have not significantly impacted on human resource development and organizational goal accomplishment in addressing act of misconduct such as corruption, dishonesty, false claims against the organization, oppression of records, insubordination etc.

2.1 Review of related literature:

Dessler (2011) maintains that, the purpose of discipline is to encourage employees to behave sensibly at work (sensibly means adhering to rules and regulations). Discipline is necessary when an employee violates a rule. Discipline among employee can be classified into two (2) types either through rewards or through penalties as:-

a) Positive Discipline

This is also referred to as corporative discipline or determinative discipline. In accordance with organizational rules, if employees are motivated through rewards and appreciation, is termed as positive discipline. It emphasizes the idea of self-discipline and self-control as the employees develop mutual respect for each other gradually and the same for organizational rules and regulations.

Ahmad (2015) maintains that positive discipline happens instantly once the employees understand that these rules and regulations are beneficial for their personal growth and development as well as contribute to the accomplishment of organizational goals.

If the employee still fails to follow up the plan even after many counseling sessions and shows no signs or improvements then the supervisor is left with no alternative but to dismiss the employee from the organization.

b) Negative Discipline

It involves the use of penalties or threats to elicit desired or expected behavior or compliance. It makes the employees strictly followed the rules and discipline due to some fear like fear for loss of promotion, an increment or a job. So, unwillingly they try to admit to the organizational rules. It involves the use of techniques like reprimands, layoffs, demotions or transfers.

2.1.1 Approaches to discipline: -

As noted by Ahmad (2015) different firms whether unionized or non-unionized followed different approaches to discipline. The Nigerian banking firms are not an exception in this regard. The concept of self-discipline which is the best form of discipline and working within a mutually agreed code of conduct has become an important feature at workplace. Two different approaches to employee discipline are widely used that are progressive and positive discipline.

A. Progressive Discipline: -

It is the most common form of discipline and consists of a series of steps or management interventions which progressively becomes strict in ascending steps. This form of discipline given employees enough opportunities and scope to rectify their behavior before finally getting fired. Progressive discipline involves following steps that may sometime vary according to the situation: -

- i. Verbal Warning: -** In this step the employee who violated the rule receives a verbal warning from the supervisor. The employee is also reprimanded that if he does not mend his ways within a specific time period, he may be a subject to a more severe punishment.
- ii. Written Warning: -** When the concern employee repeats his misconduct within a given specific period then he is liable to receive a warning in the form of written statement from the supervisor. The written warning is kept as a record and here again the employees is reprimanded to rectify his misdemeanor within a certain time period or face the consequence in the form of a more rigorous punishment.
- iii. Suspension:-** If the employee is still creating problems at large then the invokes the wrath of supervisor and experience suspension from employment without pay for some time. At this stage the employee receives final warning to correct his behavior and failure in doing so may result in expulsion.
- iv. Discharge: -** The dismissal or discharge means the termination of employment initiated by the employer. Dismissal may be given as a consequence of certain serious offences such as excessive absenteeism, serious misconduct, false statement of the qualification at the time of employment, theft of company's property, possession of weapons and intoxication at work (Armstronge, 2009).

B. Positive Discipline:-

As noted by Cole (2002), the positive approach to discipline aims to motivate employees to rectify their behavior and perform their jobs effectively. Many organizations are using positive discipline approach which encourages employees to monitor their behavior and be responsible for their actions rather giving stringent punishment. Positive discipline makes the employees to realize their behavior through constructive feedback and overcome their shortcomings with adequate support from the manager's positive discipline includes the following steps: -

- i. Verbal Counseling: -** When an employee violates any organizational rule he is confronted by his supervisor with a counseling session. The employee is made aware of

the organizational rules and policies. This session is verbal and informal that may end with the solution acceptable to both parties.

- ii. **Written Counseling:** - When the solution is not obtained by verbal counseling and the employee fails to rectify his behavior, then the problematic employee and the supervisor meet once again. They develop a new plan to solve the problem and the solution is documented in a written form to prevent problems from occurring in future.
- iii. **Final Warning:** - When the employee still does not follow the written solutions and no improvement is seen in his performance, then he receives a final warning. In this step, the supervisor finally warns the employee to correct his behavior or face dismissal. Final warning gives employee a chance to evaluate his misdoings and make attempts to improve his behavior. Some organization even gives the employee a decision day off to think over the seriousness of the problem and to develop a concrete plan to improve the problem behaviors.
- iv. **Dismissal:** - This is the last step of the positive disciplinary action. This action is implemented as a last resort by the employer when an employee is still not following the rules even after being reprimanded for his/her misconduct. If the misconduct is serious, it warrants instant dismissal of the alleged employee as it leaves the supervisor with little choice. (Mathis and Jackson, 2003).

The main objective of Positive discipline is to make an employee understand the real meaning and significance of the discipline at work. This act does not avoid punishing the employee instead it tries to rectify an employee's undesirable behavior at workplace at the right time. Positive discipline is constructive in nature. Its influence engenders habitual or conditional reaction from within the individual to the established values of the organization, its customs, and traditions (Pranjo, 2013).

2.1.2 DISCIPLINARY PROCEDURE (PART ONE)

According to (Amstronge, 2009) a disciplinary procedure sets out the stages through which any action should proceed. The disciplinary procedure is divided into two parts. The first part deals with the policy of the company that if disciplinary action has to be taken against employees it should:-

- a) Be undertaken only in cases where good reason and clear evidence exists.
- b) Be appropriate to the nature of the offence that has been committed.
- c) Be demonstrably fair and consistent with previous action in similar circumstances.
- d) Take place only when employees are aware of the standards that are expected of them or the rules with which they are required to conform.
- e) Allow employees the right to be represented by a representative or colleague during the formal proceedings.
- f) Allow employees the right to know exactly what charges are being made against them and to respond to those charges.
- g) Allow employees the right of appeal against any disciplinary action.

The Disciplinary rules applied:-

The company is responsible for ensuring that up-to-date disciplinary rules are published and available to all employees. These will set out the circumstances in which an employee could be dismissed for gross industrial misconduct.

The procedure is carried out in the following stages: -

- I. **Informal Warning** - A verbal or informal warning is given to the employee in the first instance or instances of minor offences. The warning is administered by the employees' immediate team leader or manager.

- II. **Formal Warning** - A written formal warning is given to the employee in the first instance of more serious offences or after repeated instances of minor offences. The warning is administered by the employee's immediate team leader or manager. It states the exact nature of the offence and indicates any future disciplinary action that will be taken against the employee if the offence is repeated within a specified time limit. A copy of the written warning is placed in the employee's personal record file but is destroyed 12 months after the date on which it was given, if the intervening service has been satisfactory. The employee is required to read and sign the formal warning and has the right to appeal to higher management if he or she thinks the warning is unjustified. The HR manager should be asked to advise on the text of the written warning.
- III. Further disciplinary action, if despite previous warning an employee still fails to reach the required standard in a reasonable period of time, it may become necessary to consider further disciplinary action. The action taken may be up to three (3) days suspension without pay or dismissal. In either case, the departmental manager should discuss the matter with the HR manager before taking action, staff below the rank of departmental manager may only recommend disciplinary action to higher management, except when the manager is not present for example, on night shift, when they may suspend the employee for up to one day pending an inquiry on the following day. Disciplinary action should not be confirmed until the appeal procedure has been carried out.

2.1.3 Disciplinary procedure (part two)

I. Summary Dismissal: -

An employee may be summarily dismissed (i.e. given instant dismissal without notice) only in the event of given misconduct, as defined in company rules. Only departmental managers and above can recommend summary dismissal, and the action should not finalize until the case has been discussed with the HR manager and the appeal procedure has been carried out. To enable this review to take place, employees should be suspended pending further investigation which must take place within 24 hours.

II. Appeals: -

In all circumstances, an employee may appeal against suspension, dismissal with notice, or summary dismissal. The appeal is conducted by a member of management who is more senior than the manager who initially administered the disciplinary action. The HR manager should also be present at the hearing. If he or she wishes, the employee may be represented at the appeal by a fellow employee of his or her own choice. Appeal against summary dismissal or suspension should be heard immediately. Appeal against dismissal with notice should be held within two (2) days. No disciplinary action that is subject to appeal is confirmed until the outcome of the appeal. If an appeal against dismissal (but not suspension) is rejected at this level, the employee has the right to appeal to the chief executive. The head of HR and, if required, the employees representative should be present at this appeal. (Cole, 2002).

2.1.4 Human resource development

As noted by Armstrong (2009), development takes the form of learning activities that prepares people to exercise wider or increased responsibilities. In development programmes there is an emphasis on self-directed learning, personal planning, learning contracts and planning learning framework.

a) Self-directed learning -

Self-directed or self-manager learning involves encouraging individuals to take responsibility for their own learning needs, either to improve performance in their present jobs or to develop their potentials and satisfy their career aspirations. It can also be described as self-reflective learning (Mezirow, 1985), which is the kind of learning that involves encouraging individuals to develop new patterns of understanding, thinking and behaving.

Self-directed learning can be based on a process of recording achievement and action planning that involves receiving what they have learnt what they have achieved, what their goals are, how they are going to achieve those goals and what new learning they need to acquire. The learning programme can be self-placed in the sense that learners can decide for themselves, up to a point, the rate at which they work and are encouraged to measure their own progress and adjust the programme immediately.

Self-directed learning is based on the principle that people learn and retain more if they find things out for themselves. But they still need to be given guidance on what to look for and help in finding it. Learners have to be encouraged to define with whatever help they may require, what they need to know to perform their jobs effectively. They need to be provided with guidance on where they can get material or information that will keep them to learn and how to make good use of it. Ailing employees need support from the manager and the organization with the provision of coaching, mentoring and learning facilities to facilitate goal accomplishment.

b) Personal development planning -

This is carried out by individuals with guidance, encouragement and help from their managers as required. A personal development plan sets out the actions people propose to take to learn and to develop themselves. They take responsibility for formulating and implementing the plan but they receive support from the organization and their manager in doing so. The purpose is to provide what Tamkin et al (1995) call a self-learning framework.

Management development is concerned with improving the performance of managers in their present roles and preparing them to take on greater responsibilities in the future. Mumford and Gold (2004) described it as an attempt to improve managerial effectiveness through a learning process. A systematic approach to management development is necessary because the increasingly onerous demands made on line managers mean that they require a wider range of developed skills than ever before.

Tamkin et al (2003) identify abilities manager need as;

- I. To empower and develop people understand and practice the process of delivering through the capability of others.
- II. To manage people and performance managers increasingly need to maintain morale whilst also maximizing, performance.
- III. To work across boundaries, engaging with others, working as a member of a team, thinking differently about problems and their solutions.
- IV. To develop relationships and a focus on the customer building partnerships with both internal and external customer.
- V. To balance technical and general skills the technical aspects of management and the management of human relationship.

c) Learning Contracts: -

A learning contract is a formal agreement between the manager and the individual on what learning needs to take place, objectives of such learning and what part the individuals, the

manager, the learning and development function or a mentor will play in ensuring that learning happens. The partners to the contract agree on how objectives will be achieved and their respective roles. It will spell out learning programmed and indicate that coaching, mentoring and formal training activities should be carried out. This will minimize defects and issues resulting to disciplinary measures.

d) Planned Experience:-

This is the process of deciding on a sequence of experience that will enable people to obtain the knowledge and skills required in their jobs and prepare them to take on increasing responsibilities. This enables experiential learning to take place to meet a learning specification. A programme is drawn up that sets down what people are expected to learn in each department or job in which they are given experience. This should spell out what they are expected to discover for themselves. A suitable person (mentor) should be available to see that people in a development programme are given the right experience and opportunity to learn, and arrangement should be made to check progress. A good way of stimulating people to find out for themselves is to provide them with a list of questions to answer. It is essential, however, to follow up each segment of experience to check what has to follow up each segment of experience to check what has been learnt and if necessary, modify the programme.

Hirsh et al (2000) suggest a number of priorities for management development. These include;

i. Combining a strong corporate architecture for management development within a capability for just in time training and local delivery to meet specific business needs.

ii. Providing better information and advice for individual managers on how to think about their future direction in career terms and their learning needs.

iii. Maintaining the skills required to manage self-development and to support the development of others; these skills include those of manager as coach but also go wider and include informal career mentoring.

iv. Finding ways of delivery more stretching and stimulating management development to the whole population of managers, not just those in very senior post or identified as "high potentials".

2.1.5 Organizational Goal:

Yalokwu (2006) See organizational goals as the reasons for its existence and its activities are directed to the achievement of these goals. A goal is thus an expectation; it is something the organization is trying to accomplish. Examples of organizational goals include; profit goals, market share goals, production goals, inventory goals, sales goals, operational goals, product goals, consumer goals, secondary goals, efficiency, and investment in organizational viability, rationality, satisfaction of interest, contract of service or goods amongst others.

Mullins (1996) stresses that organizational goals are useful in the following ways;

- I. Goals provide a standard of performance.
- II. Goals provide basis for planning and management control related to activities of the organization.
- III. Goals serve as guidelines for decision making and justification and help determines the nature of technology employed.
- IV. Goals help mobilize commitment of individuals and groups for the activities of the organization.
- V. Goals gives an indication of what the organization is really like, its nature and character, both for members and for people outside the organization.
- VI. Goals serve as basis for the evaluation of change and organization development.

VII. Goals are the basis for the objectives and policies of the organization.

3.0 Methodological framework

The research design adopted for the study is quasi experimental in the sense that it placed premium on simple survey. The population of the study consisted of licensed commercial bank employees that are operational in Nigeria as at 31st December, 2015. All categories of staff are considered in the research. The total number of commercial banking firms in Nigeria as at then was 21 in number.

Their employee population in details is stated below:- Access Bank Plc, 800, Diamond Bank Plc, 4568, Eco Bank Nigeria Plc, 2410, Enterprise Bank Ltd, 1120, Fidelity Bank Plc, 2120, First Bank of Nigeria Plc, 6610, Firstcity Monumental Bank Plc (FCMB), 2000, Guarantee Trust Bank plc (GTB), 10000, Heritage Banking Company Ltd (HBCL), 657, Keystone Bank Ltd, 2233, Mainstream Bank Ltd, 2250, Sky Bank Plc, 821, Stanbic IBTC Holding Plc, 2077, Standard Chartered Plc, 1120, Sterling Bank Plc, 3034, Union Bank Nigeria, 6210, Wema Bank Plc, 1317, Zenith Bank Plc 6616, Jaiz Bank Plc 525. These all together make a total employee population size of 64,846. (Annual statement and reports of accounts of various banks, 2015).

This selection will enable us study the commercial banking firm base on size (i.e bigger, moderate and smaller in size), age and asset base, quality and scope of operations. The choice of these banks employed the use of disproportionate stratified sampling technique in which the companies are classed into three (3) strata.

The first category of commercial banking firms is bigger in size in terms of employees, scope of operations and asset base. They have population of staff above 3500.

The second category of banking organization is moderately bigger in size in terms of employee, scope of operation and asset base. They have (staff/employee) population of between 2000-3449.

The third category banking of firms is smaller in size in terms of employee, scope of operation and asset base. They have (staff/employee) population below 2000.

Both primary and secondary sources of data are used. The primary sources of data collection especially questionnaire using 5-point likert rating scale questionnaire of strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and strongly Disagree (SD) is administered to obtain viable information on the subject matter of disciplinary approaches adopted by commercial banking firms for human resource development and organizational goal accomplishment.

To scientifically generate a sample size, the Taro Yamane's (1964) formula was applied. According to Baridam (2001), this formula can be used for a homogeneous population like the one in this research.

The formula is stated below;

$$n = \frac{N}{1 + N(e)^2}$$

Where n = Sample size

1 = Constant value

N = Population size

e = Porportion of sampling error in a given situation. The researcher assumed 95% confidence level having 5% to error.

A total population size of 64,846 was used to obtain the sample size of twenty one (21) commercial banking firms in the study at 0.05 level of significance or 5% margin of error as shown below;

$$n = \frac{64,846}{1 + 64,846(0.05)^2}$$

$$n = \frac{64,846}{1 + 64,846(0.0025)}$$

$$n = 398$$

This is the total sample size for the research.

From the total sample size, the individual commercial banking organization sample size is calculated. The formulae applied were Bowley's allocation formula (1964) in Nzelibe, 1999, (p: 201) as shown below;

$$nh = \frac{nNh}{N}$$

Where NH = The number of units allocated in each commercial banking firm.

n = The total sample size

nh = The number of employees in each commercial bank.

N = The population size

Following the Bowley's allocation formula, the respective commercial banks sample size is derived as follows;

Table 1.0 Number of Commercial banks based on classification and allocation of sample size to each commercial bank:-

S/NO	Name of Commercial Bank	Population staff/employee	of	Selected sample size
The first category of commercial banking firms (employee/staff) size above 3000, bigger in size in terms of employees, scope of operations and Assets base).				
1.	Guarantee Trust Bank plc (GTB)	10,000		61
2.	Zenith Bank Plc	6616		41
3.	First Bank Plc	6610		41
4.	Union Bank (Nigeria)	6210		38
5.	United Bank for Africa (UBA) Plc	5561		35
6.	Diamond Bank Plc	4568		28
Second category of commercial banking firms (employee/staff size between 2000- 3499, moderately bigger in size in terms of employees, scope of operations and Assets base).				
7.	Sterling Bank plc	3034		19
8.	Eco Bank Nigeria	2410		15
9.	Mainstream Bank Ltd	2250		14
10.	Keystone Bank Ltd	2233		14
11.	Fidelity Bank Plc	2120		13
12.	Stanbic IBTC Holding Plc	2077		13
13.	First City Monumental Bank Ltd	2000		13
14.	Unity Bank Plc	2072		13

Third category of commercial banking firms (employee/staff size below 2000 smaller in size in terms of employees, scope of operations and Assets base).			
15.	Standard Chartered Bank plc	1220	7
16.	Wema Bank Plc	1317	8
17.	Enterprise Bank Limited	1120	7
18.	Access Bank Plc	900	6
19.	Sky Bank Plc	821	5
20.	Heritage Banking Company Ltd.	657	4
21.	Jaiz Bank Plc	525	3

Source: Commercial banking firms record and field survey, 2016.

In ascertaining the validity of the measuring instrument for the research. Content validity is applied and it consists of face and sampling validity and constructs validity. For face validity, the expert information on the subject matter of disciplinary approaches and procedure was sought to confirm the extent to which the questionnaire has face validity. The experts consulted in this case were the Managing Directors/Chief Executive Officers (CEO) of the commercial banking firms, the respective Executive Directors and Human Resource Directors. All confirmed the questionnaire used for the study is adequate for face validity.

For construct validity, a pilot test was conducted and the input variable factors used in the study were subjected to exploratory factors analysis to investigate whether the construct as described fits the factors from the factor analysis. Bartlett's Test of Sphericity and Kaiser-Meyer-Olkin Measure of sampling adequacy are applied in determining the construct validity.

For reliability of research instrument measures the consistency or precision of the measure. Gay (1996), states that reliability means dependability or trustworthiness and that any reliable measure yields the same results anytime it is administered. Cronbach Alpha was used in determining the reliability of the instruments using dimensions of disciplinary approaches, types and procedures, principles such as,

- i. Positive discipline
- ii. Negative discipline
- iii. Progressive disciplinary approach procedure; (ie verbal warning, written warning, suspension, Discharge).
- iv. Positive disciplinary approach procedure; (ie verbal counseling, written counseling, final warning, Dismissal).
- v. Adoption of disciplinary policy, rules and procedures.

S/NO	Common Types of Discipline adopted by Banking firms	Factor Loading	Cronbach Alpha	Number of Items
	Positive Discipline		0.914	4
1.	Positive discipline is cooperative and determinative type of discipline.	0.816		
2.	Positive discipline emphasized the idea of self-discipline and self-control as employee develops mutual respect for each other.	0.812		
3.	In positive discipline, organizational rules are respected and employees are motivated through rewards and appreciation.	0.779		
4.	Employees understand that rules and regulations are beneficial for personal growth and development.	0.798		

	Negative Discipline		0.846	4
1.	Penalties and threats to elicit desired or expected behavior and compliance is applied.	0.822		
2.	It makes employee follow strictly laid down rules.	0.852		
3.	Negative discipline compels employee to law abiding for fear of loss of promotion, increment or job.	0.810		
4.	Negative discipline adopts technique like reprimands, lay-off, demotions, and transfer.	0.778		
	Progressive Disciplinary approach/procedure		0.886	5
1.	Progressive disciplinary approach adopts series of steps and management interventions which gives employees opportunities and scope to rectify behavior before getting fired.	0.802		
2.	Verbal warning from supervisor, reprimands that if he does not mend his ways in a specified period he will be severely punished.	0.842		
3.	Written warnings are issued in case of repeated misconduct.	0.910		
4.	The employee may be suspended if he continuously fails to correct his behavior.	0.738		
5.	Dismissal of staff may be given as a consequence of certain serious offences such as excessive absenteeism, serious misconduct, false statement of qualification, theft, and possession of weapons.	0.855		
	Positive Disciplinary approach/procedure		0.902	5
1.	Positive disciplinary approach/procedure makes employee to realize their behavior through constructive feedback and overcome shortcomings with adequate support.	0.862		
2.	Verbal counseling when employees violate organization rules by supervisor is given.	0.872		
3.	Written counseling when problematic employee fails to rectify his behavior, supervisor meets once again with him to develop new plan.	0.818		
4.	Final warning is issued when employees still does not follow written solution and no improvement is seen in his performance.	0.790		
5.	Dismissal action is implemented as a last resort by the employer when employee is still not following rules.	0.878		
	Adoption of disciplinary policies, rules and procedures.		0.848	6

1	Only when good reason and clear evidence exist that disciplinary action be taken.	0.778		
.	Disciplinary action is appropriate nature of offence committed.	0.832		
2	Employees should be fair and consistent with previous action.	0.812		
3	Employees should ensure that employees are aware of standards.	0.816		
.		0.780		
4	Allow employees the right to know exactly what changes made against them.	0.872		
.				
5	Allow ailing employee to appeal			
.				
6				
.				

Table 2.0 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.498
Bartlett's Test of Sphericity	Approx. Chi-Square	13.650
	df	23
	Sig.	0.001
Overall Reliability Statistics : Cronbach's Alpha		0.880

KMO & Bartlett's Test of Sphericity is a measure of sampling adequacy that is recommended to check the case to variable ratio for the analysis being conducted. Also, the Bartlett's Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. We can see that we have good values for all variables for the MSA but the overall value is a bit low at 0.498, however Bartlett's Test of Sphericity has an associated P value (sig in the table) of < 0.05 as by default SPSS reports p values of less than 0.05 as 0.001, So from the above results we know that we can now continue and perform a valid factor analysis. It can also be seen that Positive discipline, Negative discipline, Progressive disciplinary approach procedure; (ie verbal warning, written warning, suspension, discharge), Positive disciplinary approach procedure; (ie verbal counseling, written counseling, final warning, dismissal), Adoption of disciplinary policy, rules and procedures amongst others were subjected to reliability test using Cronbach's Alpha but in all cases it was high.

The SPSS analysis gives us Cronbach's Alpha values for Positive discipline, Negative discipline, Progressive disciplinary approach procedure; (ie verbal warning, written warning, suspension, discharge), Positive disciplinary approach procedure; (ie verbal counseling, written counseling, final warning, dismissal), Adoption of disciplinary policy, rules and procedures amongst others as shown in the above table. This is an indication that our instruments are reliable. According to Everitte (2006), an alpha value of less than 0.60 is unacceptable; 0.60-0.65 is undesirable, 0.65-0.70 is minimally acceptable; 0.70-0.80 is respectable; 0.80-0.90 is very good and more than 0.90 means consider shortening the scale by reducing the number of items. At it is for all the commercial banking appraised it shows that, the instrument is very reliable, hence our overall reliability statistics: Cronbach Alpha is 0.880

4.0 Data Presentation and Analysis

Table 1.0 Respondent views concerning disciplinary approaches for rectifying behavior of employees before getting fired include progressive approach and positive approach by commercial banks in Nigeria.

Statement	Respondent category	Degree of Response					
		SA	A	U	D	SD	Total
The disciplinary approaches adopted by commercial banking in Nigeria for rectifying behavior of employee before getting them fired include progressive approach (ie verbal warning, written warning, suspension, discharge) and positive approaches (ie verbal counseling, written counseling, final warning, dismissal) to enhance human resource development and organization goal accomplishment.	Top level Management	45	18	2	4	6	75
	Middle level Management	71	42	5	4	4	126
	Lower level Management	118	62	6	5	6	197
	Total	234	122	13	13	16	398

Source: Field survey (2016).

There has been overwhelming view among the respondents as indicated in table 1 above pertain the disciplinary approaches for rectifying behavior of employees before getting fired from work. These approaches include progressive disciplinary approaches and positive disciplinary approaches adopted by commercial banking organizations. The progressive disciplinary approaches include steps that vary according to situations. These includes verbal warnings, written warnings, suspension, discharge and positive disciplinary approaches aims to motivate employees by rectifying their behavior and perform their jobs effectively. The steps in this regard include verbal counseling, written counseling, final warning, and dismissal.

In fact 234 of 398 (or 58.79%) felt strongly agree that commercial banks in Nigeria adopts both progressive disciplinary approaches and positive disciplinary approaches in rectifying behaviours of employees in firm of misconduct, misappropriation, corruption, dishonesty, falsification, oppression of records, failure to keep proper records, false claims, lateness, absenteeism, inefficiency amongst others. 122 out of 398 (30.65%) also agree on the subject matter. 13 out of 398 (3.2%) were undecided on the issue. 13 out of 398 (3.2%) disagree and 16 (4.02%) strongly disagree on this notion.

HYPOTHESIS 1

H0₁: The disciplinary approaches adopted by Nigerian commercial banking organization have not impacted on human resource development and organization goal accomplishment.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824 ^a	.678	.622	1.363

The value of 0.824 indicates that the disciplinary approaches adopted by Nigerian commercial banking organizations have significantly impacted on human resource development and organization goal accomplishment. The R square is the coefficient of determination which is 0.678 with 67.8% proportion of variance in the dependent variable.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.685	3	22.228	11.958	.000 ^b
	Residual	31.601	17	1.859		
	Total	98.286	20			

The table shows that the independent variables are statistically significantly, $F(3, 17) = 11.958$, $P < 0.05$. We reject the hypothesis which states that the disciplinary approaches adopted by Nigerian commercial banking organization does not affected the human resource development and organization goal accomplishment.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.857	4.386		1.791	.011
Commercial Banks	.052	.021	.370	2.493	.023
Progressive approaches	.130	.228	.112	.567	.008
Positive approaches	.586	.231	.526	2.539	.021

a. Dependent Variable: Human Resources Development/Goals Achievement

Interpretation.

$y = X_1 + X_2 + X_3 + C$ where C is the constant.

Predicted y = $0.586X_1 + 0.130X_2 + 0.052X_3 + 7.857$

A disciplinary approaches in Nigerian commercial banking organization has a positive relationship on the human resource development and organization goal accomplishment.

Table 2.0 Respondent opinion pertaining Disciplinary principles and procedures adopted by commercial banks in Nigeria on impacting on human resource development and goal accomplishment.

Statement	Respondent category	Degree of Response					
		SA	A	U	D	SD	Total
Disciplinary principles and procedures adopted by commercial banking organization in Nigeria have impacted on human resource development and goal accomplishment in addressing acts of misconduct such as corruption, dishonesty, falsification, insubordination amongst others.	Top level Management	47	19	2	2	3	73
	Middle level Management	75	44	2	3	2	126
	Lower level Management	127	64	2	4	2	199
	Total	249	127	6	9	7	398

Source: Field survey (2016).

As data shown in table 2.0 above, it is clearly shown that disciplinary principles and procedures are adopted by commercial banking firm in Nigeria. This requires that policies and rules be applicable only when good reasons and clear evidence exist that disciplinary action be taken. And that these actions are appropriate to the nature of offence committed. More so, fair and consistent application with previous action and adoption of standards is important.

In fact 249 of 398 (or 62.56%) strongly agree that disciplinary principles and procedures be applicable only when good reasons and clear evidence exist that action are taken. 127 out of 398 (31.90%) also agree on this subject matter. 6 out of 398 (1.50%) were undecided on the issue. 9 out of 398 (2.26%) disagree and finally 7 out of 398 (or 1.75%) strongly disagree on this notion.

HYPOTHESIS 2

H₀₂:The disciplinary principles and procedures adopted by the banking firms in Nigeria have not significantly impacted on human resource development and organization goal accomplishment in addressing act of misconduct such as corruption, dishonesty, false claims against the organization, oppression of record, insubordination etc.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	.760	.657	1.834

The value of 0.872 indicates that the disciplinary principles and procedures adopted and implemented by the banking firms in Nigeria has significantly impacted on human resource development and organization goal accomplishment. The R square is the coefficient of determination which is 0.760 with 76% proportion of variance in the dependent variable.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	149.189	6	24.865	7.391	.001 ^b
	Residual	47.097	14	3.364		
	Total	196.286	20			

The table shows that the independent variables are statistically significantly, $F(6, 14) = 11.958$, $P < 0.05$. We reject the hypothesis which states that the disciplinary principles and procedures adopted and implemented by the banking firms in Nigeria does not affected the human resource development and organization goal accomplishment.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		(Constant)	10.323	5.936		
1	Corruption	.926	.497	.568	1.864	.033
	Falsification	.421	.465	.268	.906	.010
	Dishonesty	1.028	.518	1.718	2.686	.000
	Insubordination	1.358	.444	1.359	2.307	.000
	False Claims	1.068	.557	1.214	2.531	.003
	Oppression of Records	1.105	.430	1.235	1.965	.001

a. Dependent Variable: Human Resource Development.

Interpretation.

$y = X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + C$ where C is the constant.

Predicted y = $0.926X_1 + 0.421X_2 + 1.028X_3 + 1.358X_4 + 1.068X_5 + 1.105X_6 + 10.323$

The disciplinary principles and procedures adopted and implemented by the banking firms in Nigeria have a positive relationship on the human resource development and organization goal accomplishment.

Table 3.0 Respondent opinion concerning whether commercial banks in Nigeria usually apply disciplinary action to acts of unlawful misconduct, absenteeism, corruption, insubordination, misappropriation, fraud that stand against goal accomplishment and human resource development.

Statement	Respondent category	Degree of Response
-----------	---------------------	--------------------

		SA	A	U	D	SD	Total
Commercial banking organization in Nigeria usually apply disciplinary action to acts of unlawful misconduct, absenteeism, corruption, insubordination, misappropriation, fraud that stand to subvert goal accomplishment and human resource development.	Top level Management	47	19	2	2	3	73
	Middle level Management	75	44	2	3	2	126
	Lower level Management	127	64	2	4	2	199
	Total	249	127	6	9	7	398

Source: Field survey (2016).

There has been overwhelming view among the respondents as indicated in table 3 above pertaining the application of disciplinary actions to acts of unlawful misconduct, absenteeism, corruption, insubordination, dishonesty, lateness, misappropriation, fraud that stand to subvert goal accomplishment and human resource development in commercial banking firms in Nigeria.

Thus out of 398 subject 252 (representing 63.31%) strongly agree on this assertion or statement under reference. In fact only 125 (31.40%) of the respondent only agree on the matter. Only 6 (1.50%) were undecided on the issue. 9 out of 398 (2.26%) disagree on the notion. And 7 out of 398 (or 1.75%) strongly disagree on the subject matter.

5.0 DISSUSSION OF FINDINGS:-

Interestingly, the study has produced startling discoveries as evidenced from the data presentation and analysis above.

Firstly, it was found that disciplinary approaches adapted by Nigerian commercial banking organizations have significantly impacted on human resources development and organizational accomplishment. These approaches have revealed a positive relationship on the human resources development and organizational goal accomplishment. These disciplinary approaches are progressive disciplinary approach which includes verbal warning, written warning, suspension and Discharge.

The second approach is the positive disciplinary approach includes verbal counseling, written counseling, final warning, Dismissal which are adopted by the Banks for growth enhancement and development. This position agrees with the view of Saluwa (2002) who upheld that hardly should one secure an appointment with or pass your document or file for approval especially in government office to the boss without dishing out some money up the ladder as the case maybe. Corruption is trace-dent behavior that departs from established principles of leadership for personal gains which negates the general principles of leadership virtues and values of civilized societies. Virtually in Nigeria, this behavior is pandemic and it permeates all sectors of human endeavor.

As observed by Yerima (2006), there is a total absence of patriotic and committed leadership in Nigeria. Most of the Nigerian leaders do not have the political will, zeal and enthusiasm towards government policies and programme. This can be seen for the instance where president Olusegun Obasanjo as an initiator of the anti-corruption crusader in Nigeria is unable to curb the menace of the evil in the presidency, so much so that just of recent,

transparency international ranked Nigeria second most corrupt sovereign state in the world with the highest corrupt act occurring in the presidency after Bangladesh.

President Muhammadu Buhari has empowered Economic and Financial Crime Commission (EFCC) in his present regime and commissioned them to recover fraudulently stolen funds from past administrators, Bank and companies executives, parastatals of all kinds. These to a greater extent have repositioned the Nigeria states of affairs aiming to attain a **same** economy. Present political Appointees, Companies and Bank Executives/officers have now positioned their mindsets to do what is right as stipulated by laws of the Nations and Regulatory agencies.

A sad scenario led to the sacking of banking chief executive officers/ Managing Directors of Nigerian banks in 2013 namely Oceanic bank, Fin bank, Intercontinental bank, Afri bank, Bank PHB, Spring bank who were charged for fraudulently making away with a sum of ₦740 billion from the Nigerian economy. They were arraigned before the Economic and Financial Crime Commission (EFCC) and relieved of their jobs and punished, severely by serving jail terms. They perpetuated in the acts of;

- i. Granting unauthorized overdrafts and loans.
- ii. Cheque kiting
- iii. Sharp practices such as positing of fictitious credits, under quoting of the volume of deposits, granting of loans without collateral security, or with defective security or with inadequate security, fraudulent transfers and withdrawals amongst others, Sev (2014).

Proper adoption and adherence by the banks to prudential guidelines in Nigeria as of present in the president Muhammadu Buhari administration have enhance prudence, sanity, observance of codes of conduct, proper due process of tender boards. Procedures are religiously followed for proper transactions enhancing growth, economic development, human resources development and goal accomplishment of the banking firms. The level of dishonesty, falsification, corruption, insubordination is reduced to a greater extent. Employees are made to do things in the right way and manner that will guarantee productivity.

The implication of the above position is that Nigerian banking firms should train their staff in such a way that at all times they should ensure that ailing employees are consistently subjected to the same disciplinary approaches without bias, discriminations but transparency and rightful ethical methods be adopted always.

Secondly, the disciplinary principles and procedure, adopted and implemented by the banking firms in Nigeria in addressing the acts of misconduct, misappropriations, corruptions, dishonesty, falsification, oppression of records, false claims, lateness, absenteeism, fraud amongst others have enhanced and facilitated human resource development and goal accomplishment. Employees are given an opportunity in such a manner that contract acts that contravene ethical standards of the organizations are subjected to informal warning, formal warning, further disciplinary action, dismissals. Even after dismissal, employees that perceived that there were unjustifiably treated will appeal for a fair hearing and if discovered that there were inadequately dismissed, reversals in their favour in form of reinstatement is granted.

This agrees with the view of Sanusi (2006) who in his presentation upheld that there are banking acts, decrees, that serves as guidelines and regulations to remove Bank directors and officers of insured banks with the approval of minister of finance and board of National Deposit Insurance Corporation (NDIC). These guidelines are contained in the under listed decrees below;

- i. NDIC Decree NO.22 1988 Section 4(1)and (M)
- ii. Section 33 of the NDIC Decree, 1988
- iii. Section 29 of the NDIC Decree, 1988.

- iv. Section 31 of the NDIC Decree, 1988 and the Banking Decree 1969 section 6 and 10
- v. Section 30 of the Banking Act 1969

In furtherance of the need to promote discipline and ensure a high level of ethical standard among Bank Directors and Officers, the central bank of Nigeria issued a code of conduct for bank directors and officers in 1987. All the directors of licensed banks in Nigeria are under strict obligation to abide by the rules in the code documents. (Ebohodagbe, 1994). Among the issues addressed in the code of conduct for bank directors and officers are guidelines for;

- i. Inside lending
- ii. Procedure for disclosing actual and potential conflicts
- iii. Procedure for handling confidential information
- iv. Requirements for arm's length dealings
- v. Prohibition on the use of insider information in securities transactions and
- vi. Restrictions on the acceptance of gifts and other materials of value from customers or other persons having business relationship with the bank.

As required of them it is expected that they maintain certain ethical standards in the performance of their duties in line with the sensitive nature of banking. These standards include honesty, responsibility, prudence, competence, loyalty and accountability. As revealed in the test of hypothesis, supervisors of banks have adopted these principles and guidelines for disciplining ailing officers leading to human resources development and goal accomplishment in these banking firms.

The implications of the findings is that the supervisory agencies and regulators that is Central Bank of Nigeria (CBN) and Nigerian Deposit Insurance Corporation (NDIC) should endeavor to service the regulatory guidelines pertaining operational mechanism bearing in mind the trends of things and prevailing economic, political and social cultural situation. This requires meeting up with employee's expectations in order to forestall any ugly incidences that may erupt in case of bank management inability to reward staff equitably.

6.0 Conclusions and recommendations

Disciplinary matters are initiated by management of the organizations. At work discipline is a question of devising appropriate rules of behavior for employees and of providing fair and consistent means of enforcing them. Standards expected of employees are set out in various documents such as company-rule-book, employee handbooks and disciplinary procedures. There will also be "unwritten" or implied rules. A sound standard of discipline is essential for the efficient and orderly conduct of the country council's affair and for the safety and wellbeing of its employees. Based on the above, the actions that are subjected to disciplinary measures can be grouped into three broad areas covering poor performance, misconduct and gross misconduct.

a) Poor performance means:

- I. Consistent failure to perform work to a reasonable and acceptable standard.
- II. Evidence of negligence or inadequate attention to the requirements of the job.
- III. Misconduct means:
- IV. Breaches, infringements or non-observance of the general rules or of the specific working rules e.g poor attendance, bad time keeping.
- V. Failure to obey the lawful and reasonable instructions of a supervisor.
- VI. Unreasonable or unacceptable conduct, e.g abusive behavior, being under the influence of alcohol.
- VII. Threatened violence on a colleague or member of the public whilst at work.

- b) Gross Misconduct means:-
 Behavior which in the country council's views, subject to investigation, warrants immediate dismissal... instances can be...
- i. Falsifying various claim sheets such as time-sheets, bonus sheets, car allowance etc.
 - ii. Malicious damage to country council property.
 - iii. Sexual misconduct at work which demands high levels of personal behavior e.g in work with children.

Based on the above, the study recommends as follows;

- a) Respective commercial banking firms in Nigeria should set up a unit within the human resources department who should be directly assigned the task and responsibility of reviewing disciplinary approaches and procedures to checkmate ailing bank officers/staff in order to enhance human resources department and goal accomplishment.
- b) Disciplinary approaches fashioned by respective commercial banking firms in Nigeria should aim at correcting and modifying the behavior of employees using techniques and strategies of punishment, negative enforcement and extinction to enhance human resources department and goal accomplishment.
- c) The regulatory banking authority ie Nigerian Deposit Insurance corporation(NDIC) and Central Bank of Nigeria (CBN) should always collaborate to devise strategies to empower the staff of banking firms through workshops, conferences, campaigns and training to sensitize them of the possible ways to own up to their tasks or responsibilities and shy away from unlawful conducts and practices such as corruption, misconducts, poor performance, insubordinations, fraudulent acts, granting of loans without adequate collateralization or defective security, under quoting of the volume of deposit, alterations amongst others.
- d) Economic and Financial Crime Commission (EFCC), a disciplinary body or parastatals in Federal Ministry of Justice in Nigeria is responsible for disciplining all the ailing sectors, bodies, institutions and individuals in Nigeria on economic matters. It should endeavor to review their disciplinary guidelines and procedures of addressing misconducts, misappropriations, fraudulent and corrupt acts by individuals, institutions at least periodically (Bi-annually or quarterly) to enhance human resources development and sanction appropriately the ailing firms for goal attainment.
- e) Transparency and fairness should be strictly and consistently adopted by the banking firms in disciplining ailing staff or officers. Justice, equitable procedures, rule of law as upheld by the banks be applied without biases and discriminations. This will give all the employees equal chance and sense of belonging and been part of the organization.
- f) Banking firms should not relent and compromise in giving adequate counseling and creating enough awareness about the ethical standards, rules, norms and procedures of best and excellent practices governing the organization. This is another important way of ensuring quality service delivery to obtain desired organizational goals.
- g) Banking firms in Nigeria should ensure to organize an adequate induction and orientation programs to newly employed staff and officers. The induction programme introduces them to the entire organization.
 - I. Its history
 - II. Personnel policies
 - III. Conditions of employment
 - IV. Nature of their jobs to be performed.

V. Rules and regulations governing the organizations.

The Orientation programme for recruits will establish the right link between individual employees, his work as well as his outside life in an organization. This will give them adequate focus, direction as to what is expected and required of them in accomplishing goals for development of the banking firms.

Appendix I

Department of Business Management
Faculty of Management Sciences
Benue State University
Makurdi

Dear Sir/Madam,

You have been chosen as one of the respondent in this study. You are therefore humbly requested to supply honesty and sincere answers/responses to the questions by ticks (√) there is no right or wrong answers.

Questionnaire

- 1) Disciplinary approaches adopted by for rectifying behavior of employees before getting them fired include progressive approach (ie verbal warning, written warning, suspension, discharge) and positive approaches (ie verbal counseling, written counseling, final warning, dismissal) in order to enhance human resource development and organization goal accomplishment in banks.
 - a) Strongly Agree (SA)
 - b) Agree (A)
 - c) Undecided (U)
 - d) Disagree (D)
 - e) Strongly Disagree (SD)
- 2) Disciplinary principles and procedures adopted by commercial banks in Nigeria have impacted on human resource development and goal accomplishment.
 - a) Strongly Agree (SA)
 - b) Agree (A)
 - c) Undecided (U)
 - d) Disagree (D)
 - e) Strongly Disagree (SD)
- 3) Commercial banks in Nigeria usually apply disciplinary action to acts of unlawful misconduct, absenteeism, corruption, insubordination, misappropriation, fraud that stand to subvert goal accomplishment and human resource development.
 - a) Strongly Agree (SA)
 - b) Agree (A)
 - c) Undecided (U)
 - d) Disagree (D)
 - e) Strongly Disagree (SD)

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