INVESTIGATING THE RELATIONSHIP BETWEEN SKILLED STAFF AND GENERATION OF INCOME IN ECOBANK IN ENUGU METROPOLIS

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Abstract
The study was to investigate the relationship between skilled staff and generation of income in Ecobank Plc. The specific objectives include to: evaluate the relationship between a trained staff and increase in the generation of income in Ecobank plc and determine the relationship between the effectiveness of good listening ear to customer and increase in output in Ecobank Plc. The study used the survey approach. The primary sources were a personal interview and the administration of a questionnaire to the management and staff of the Ecobank Bank plc in Enugu metropolis. A population of 230 staff was sampled. The validity of the instrument was tested using content analysis, and the findings was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability coefficient of 0.83 which was also good. Data were presented using tables and percentages. The hypotheses were analyzed using the F-statistic (ANOVA) tool. The findings show that there is a positive effect relationship between a trained staff and an increase in the rate of income in Ecobank Plc. \( F(95, n = 230) = 5481.639, p < 0.05 \) and there is a positive effect relationship between the effectiveness of good listening ear to the customer and an increase in output in Ecobank Plc. \( F(95, n = 230) = 11390.968, p < 0.05 \). The study concluded that trained staff and Good Listening Ear to Customers have a positive effect on the generation of income in Ecobank plc and the banking industries in general. Based on the study the following recommendation was made: training program should be allowed to strengthen those skills that each employee needs to improve to improve productivity and Good Listening Ear to Customers should be encouraged for customers' retention.

Keywords: Skilled Staff, generation of income

1.1 Introduction
Staffing is one of the essential functions of every organization. In fact, in the absence of a good staffing system, no organization can exist for a long time. Because in every organization all the resources like money, material, machine, etc. are adequately utilized through the workforce. Hence it is too important that all the personnel (employees) in the organization should appoint at the job according to their ability, talent, aptitude, and specializations which can only be possible through a good staffing system. Thus, it is clear that staffing is too vital for every organization. (Sadique, 2015). Skilled labor refers to labor that requires workers who have specialized in training or a learned skill-set to
perform the work. These workers can be either blue-collar or white-collar staff, with varying levels of training or education. Very highly skilled staff may come under the category of professionals, rather than skilled labor, such as doctors and lawyers. Examples of skilled labor occupations are electricians, law enforcement officers, computer operators, financial technicians, and administrative assistants. Some skilled labor jobs have become so specialized that there are staff shortages. Skilled labor requires additional skills or education. While the demand for unskilled labor has decreased, the labor pool has also significantly reduced. Unskilled laborers are dropping out of the job market or increasing their skill level. (Sara 2018) Skilled workers are a necessity, not a luxury. As markets shift and we become even more global, productivity and workers efficiency is becoming even more critical to the bottom line. Customers also become more particular about how they spend their cash. Your employees will need to know how to respond to these changes. If you minimize the training available to them, you will find your company struggling to remain competitive. A skilled workforce is not a luxury anymore. It is a necessity. Today, skilled staff is highly required especially now that technology is well recognized by business, industry, and government and is entirely woven into their organizational structures and strategic planning processes. Business organizations, especially the banking industry of the 21st century operate in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry. It has continued to change the way 'banks and their corporate relationships are organized worldwide and the variety of innovation devices available to enhance the speed and quality of service delivery. Laudon and Laudon (2011). It is based on this that informed the study investigating the relationship between skilled staff and generation of income in Ecobank Plc.

1.2 Statement of the problem.
Skilled-labor augmenting technologies are that they promote the productive efficiency of skilled relative to unskilled workers. Skilled-labor augmenting technologies, therefore, result in faster total-factor-productivity (TFP) growth in human-capital-intensive industries (Kahn and Lim, 2008; Klenow, 2010). As a result, countries adopting new technologies quickly should experience fast output growth in human-capital-intensive sectors once other factors affecting growth are controlled for. If high levels of human capital facilitate technology adoption, output growth in human-capital-intensive industries should be faster in economies with a high rate of human capital. Unfortunately, in this part of the world, it has been observed that human capital budgets are haphazardly allocated based on the state of the organization. Most organizations are not doing much when it comes to training their employees. These have led to poorly trained staff, lack of effectiveness of a good listening ear to the customer. Some industries set unrealistic productivity targets for their team as a prerequisite for a sack. Some organizations have been known to redeploy staff to branches and regions where they are almost too sure that the transferred staff would be rejected and subsequently resigned. It has resulted in the low generation of income and decrease in output.

1.3 Objectives of the study
The main objective of the study was to investigate the relationship between skilled staff and generation of income in Ecobank Plc. The specific goals include to:
   i. Examine the relationship between a trained staff and an increase in the production of income in Ecobank Plc.
ii. Determine the relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank Plc.

1.1 Research questions
i. What is the relationship between a trained staff and an increase in the rate of income in Ecobank plc?
ii. What are the relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank plc?

1.2 Statement of the hypotheses
The following alternate assumptions guided the study.
i. There is a positive effect relationship between a trained staff and an increase in the rate of income in Ecobank Plc.
ii. There is a positive effect relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank Plc.

2.0 Literature Review
2.1 Conceptual Review
2.1.1 Skilled staff
Skilled staff is a process an employee’s “see the forest through the trees,” as the saying goes. These skills help staff see how all the parts of an organization work together to achieve the organizational goals. People with skill are creative and can work through abstract concepts and ideas. Skilled staff is significant for leadership positions, particularly top- and middle-management jobs. Managers need to be sure that everybody working for them is helping to achieve the company's larger goals. Rather than just getting bogged down in the details of day-to-day operations, top- and middle-managers also need to keep the company's "big pictures” aims in mind. However, skilled staff is useful for almost every position. Even when you have a particular list of duties, it is always helpful to know how your part fits into the larger goals of your firm. (Doyle, 2015). Read below for a list of skilled staff that employers seek in candidates for employment. Included is a detailed list of the five most important skilled staff, as well as a long list of even more conceptual skills. Analysis: An essential skilled staff is the ability to analyze and examine whether or not a company is achieving its goals and sticking to its business plan. Managers have to look at how all the departments are working together to spot any particular issues, and then decide what steps need to be taken. Communication: Without strong communication skills, an employee won’t be able to share his or her solutions with the proper people. Someone with skills can explain a problem and offer solutions. He or she can speak effectively to people at all levels in the organization, from top management to employees within a specific department. People with conceptual skills are also good listeners. They have to listen to the needs of the employers before devising a plan of action. Creative Thinking: People with conceptual skills must be very creative. They have to be able to devise creative solutions to abstract problems. It involves thinking "outside of the box" they must consider how all the departments within an organization work together, and how they can work to solve a particular issue. Leadership: Someone with conceptual skills also has strong leadership skills. She needs to convince employees and employers to follow her vision for the company. She needs to inspire others to trust and support her, and that takes strong leadership. Problem Solving: Once an employee analyzes a situation and identifies a problem, he or she then has to decide how to solve that problem. People with conceptual skills are good at solving problems and making healthy, swift decisions that will yield results (Alison, 2017).
2.1.2 Income generation

Income generation' is often talked about in quite generic, broad-brush, terms. This guidance focuses on generating income through commercial trading of goods and services and licensing content to third parties. As such it is different from other sources of income which are likely to be part of an archive's overall funding model, depending on the type of organization they are, including Income from voluntary fundraising, including grants from trusts and foundations including the Lottery and Arts Council, individual giving and sponsorship. Income from Statutory Funders -For those archives in receipt of core funding for the provision of archive services, and as a plascess of deposit for public records. If you're talking to your colleagues about 'income generation,' or a senior manager or trustee has asked what you're doing to generate more income, be sure you're clear you have the same understanding of what sources of income are in the scope. Income generation is the revenue a business earns from selling its goods and services or the money an individual receives in compensation for his or her labor, services, or investments. Enterprises report this figure on the income statement whereas individuals report theirs on the form 1040. One meaning of income refers to revenue or sales. Tax is the money that a company receives from selling goods or services throughout the business. The fee is an equity account that has a credit balance. Throughout the year sales are recorded in the revenue accounts and posted to trial balance. The charge is then reported on the first line of the income statement. This is often called gross income, total sales, or top line sales since it includes all the company income and sales before deducting expenses (Andrew, Eric, and Mike, 2016).

2.1.3 Training

Training is a learning experience which seeks a relatively permanent change in the individual that will improve his ability to perform his job well. Training and Development is a very. An essential aspect of human resources management which must be embarked upon either proactively or reactively to meet any change brought about in the course of time. The rationale behind it is to web the job and the job-holder together to achieve the organizational objectives Joyce (2012). Training physically, socially, intellectually and mentally is essential in facilitating not only the level of productivity but also the development of personnel in any organization. Therefore, training can be put in a contact relevant to school administrators. However, knowledge is the ability, the skill, the understanding, the information, which every individual needed acquiring to be able to function effectively and perform efficiently. Human resources are the most valuable assets of any organization, with the machines, materials and even the capital; nothing gets done without a workforce. Abiodun (2014) Training is a systematic development of the knowledge, skills, and attitudes required by employees to perform adequately on a given task or job. It can take place in some ways, on the job or off the role; in the organization or outside the organization. Adeniyi (2015) observed that staff training and development is a work activity that can make a very significant contribution to the overall effectiveness and profitability of an organization. He, therefore, provides a systematic approach to training which encases the major elements of practice. The efficiency and success of an organization, therefore, lie with the people who form and work within the organization. It follows therefore that the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. In appreciation of this fact, an organization like an educational institution, conduct final training and development programmes for the different levels of their human resources. Staff Training and Development: A Vital Tool for Organizational Effectiveness (Olaniyan, 2017).
2.1.4 Importance of training staff in the organization
Training presents a prime opportunity to expand the knowledge base of all employees, but many employers find the development opportunities expensive. Employees also miss out on work time while attending training sessions, which may delay the completion of projects. Despite the potential drawbacks, training and development provide both the company as a whole and the individual employees with benefits that make the cost and time a worthwhile investment. Louise (2013) Addressing Weaknesses: Most employees have some weaknesses in their workplace skills. A training program allows you to strengthen those skills that each employee needs to improve. A development program brings all employees at a higher level, so they all have similar skills and knowledge. This helps reduce any weak links within the company who rely heavily on others to complete basic work tasks. Providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work on teams or work independently without constant help and supervision from others. Improved Employee Performance: An employee who receives the necessary training is better able to perform her job. She becomes more aware of safety practices and proper procedures for basic tasks. The training may also build the employee's confidence because she has a stronger understanding of the industry and the responsibilities of her job. William (2012). This confidence may push her to perform even better and think of new ideas that help her excel. Continuous training also keeps your employees on the cutting edge of industry developments. Employees who are competent and on top of changing industry standards help your company hold a position as a leader and strong competitor within the industry. Consistency: A structured training and development program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the company's basic policies and procedures. All employees need to be aware of the expectations and procedures within the company. This includes safety, discrimination and administrative tasks. Putting all employees through regular training in these areas ensures that all staff members at least have exposure to the information. Employee Satisfaction: Employees with access to training and development programs have the advantage over employees in other companies who are left to seek out training opportunities on their own. The investment in training that a company makes shows the employees they are valued. The training creates a supportive workplace. Employees may gain access to the training they wouldn't have otherwise known about or sought out themselves. Employees who feel appreciated and challenged through training opportunities may feel more satisfaction toward their jobs. (Shelley Frost, 2017).

2.1.5 Effectiveness of food listening ear to customers
Effective listening is a process of receiving the entire message, decoding it properly, and then understanding the purpose of it in the right perspective. Put differently, receiving the entire message in totality but may not be able to decode it with the same understanding as it was to be understood. Aditya (2011). Keys to Effectively Listening to the Voice of Your Customer: Listening should be at the heart of your marketing strategy. Listening lets you understand the “why” of what your customers are doing and experiencing so that operational issues, communication, and experience can be overhauled for a more positive overall brand impression. Learning’s from Listening Needs to be shared with Every Part of your Business: Having data without acting on the implications does nothing for your business. Set standards for how the insights from your listening programs are regularly integrated and shared with all departments so that changes and actions are put in motion to respond to customer needs and comments. Meaningful Dialogue Based on Listening: Develop authentic, honest and direct conversations based on listening, which lead to
meaningful connections and two-way dialogue. Use Listening to Develop Strategies: Once you launch programs to listen, develop means for incorporating these leanings into new strategies that address the issues identified in customer conversations. Put in motion an ongoing review of the data collected through listening programs so that you have a clear roadmap that delineates what customers are expecting, their pain points and their current/future demands. Listening Objectives Must be established: If you don't know how you are going to listen, you will not be able to hear what your customers are trying to tell you. Whether you have the means to set up a full-scale listening center, a social monitoring program, a survey, or a call center monitoring program, know what you are implementing and how you will regularly harvest and utilize the insights. In summary, customers have a lot to say, and they want you to listen. The good news is that customers generally have valid concerns and smart advice to offer. Marketers and customers will both benefit if the marketer creates multichannel ways of listening to customers and processes for acting quickly on their input. Ernan, (2014)

2.1.6 Increase in output in the banking industry.
Bai (2012) has defined an increase in output, as "doing things right at the least possible cost in the least possible time with the highest possible quality and to the maximum level of satisfaction of the customers and employees." Chen; Liaw & Chen (2011, p. 378) defines an increase in output as a process of evaluating the aggregate performance of a business unit. Generally, it is defined as the ratio of outputs to inputs. An increase in the money supply can also have adverse effects on the economy. It causes the value of the dollar to decrease, making foreign goods more expensive and domestic products cheaper. With the complex global economy, this can ripple out and affect other nations. Steel, automobiles, and building materials can all cost more. As a result, the prices for home building and real estate increase because of increased material and building expenses. It does make it easier for customers to get loans, however, because banks are more willing to loan money wise Greek, (2012).

2.2 Theoretical review

Human Capital Theory guided the study
In the wealth of Nations (1776) Adam Smith formulated the basis of what was later to become the science of human capital. Human Capital Theory which has stressed the significance of education and training as the key to participation in the new global economy. In one of its recent reports the OECD (1997), for instance, claims that the radical changes to the public and private sectors of the economy introduced over past years in response to globalization will be "severe and disturbing to many established values and procedures." In keeping with Human Capital Theory, it has been argued that "the overall economic performance of the OECD countries is increasingly more directly based upon their knowledge stock and their learning capabilities" (Foray & Lundvall, 1996: 21). The OECD is attempting to produce a new role for education regarding the human capital subject required in ‘globalized’ institutions.

Regarding structural reform, under Human Capital Theory the basis for nation-state structural policy frameworks is the enhancement of labor flexibility through regulatory reform in the labor market, as well as raising skill levels by additional investment in education, training and employment schemes, and immigration focused on attracting high-quality human capital. Given this explanation, human capital is an abstract form of labor — a commodity — and not money. Products such as human capital are therefore part of the life cycle of capitalism as a form of job and not able to be exchanged independently of it. This theory shows how education leads to an increase in the productivity and efficiency of workers by increasing the level of their cognitive skills. Theodore, Schultz, Gory Bucker
and Jacob Mincer introduced the notion that people invest in education or as to improve their stock of human capabilities which can be formed by combining innate abilities with investment in human beings (Babalola, 2000). Examples of such investments include expenditure on education, on-the-job training, health, and nutrition. However, the stock of human capital increases in a period only when gross investment exceeds depreciation with the passage of time, with the intense use or lack of method. The provision of education is seen as productive investment in human capital, a venture which the proponents of human capital theory consider to be equally or even more similarly worthwhile than that in physical capital. Rational capital theorists have established that basic literacy enhances the productivity of workers low skill occupations. They further state instruction that demands logical and analytical reasoning that provides technical and specialized knowledge increases the marginal productivity of workers in high skill or profession and positions. Moreover, the higher the provision of schooling in society and consequently, the higher the increase in national productivity and economic growth.

**Empirical Review**

Afrah (2016) conducted a study on the role of human capital development on organizational performance: Case Study Benadir University, Mogadishu, Somalia. The findings discovered that the purpose of human capital on corporate performance is essential for progressing the organization's profitability, what is more, organizations boast of the personal money they have. In the long run, HR practice plays a significant role in building the capacity of the employees; therefore, this study contributes to the part of human capital development on organizational performance. The study concludes that the study found that there is a positive relationship between human capital and Benadir University. The study recommends that the utilization of a single organization design limits its generalizability to other organizations.

Sowunmi; Eleyowo; Salako and Oketokun (2015) carried out an empirical study on human resource development as a correlate of the performance of the banking industry in Ogun State, Nigeria. The findings also showed that training programmes have a positive effect on the performance of commercial bank staff. The study posited that the new generation banks spent more on human resource development compared to old generation banks. The number of staff training and the duration of training were low and most practices were in-house. The need for management of commercial banks to encourage staff training to enhance their financial performance as well as the performance of an employee is recommended. Old generation banks are advised to increase their annual budget on staff training.

Adesola, Oyeniyi, and Adeyemi,(2013) conducted a study on the Empirical Study of the Relationship between Staff Training and Job Satisfaction among Nigerian Banks Employees. The research work examined the relationship between staff training and job satisfaction among Nigerian banks employees with particular reference to the selected banks in Osogbo metropolis. A structured questionnaire was used to collect data from eighty (80) respondents through simple random sampling method. Pearson product moment correlation coefficient was employed to know the relationship between staff training and job satisfaction, while multiple regression was used to determine the effect. The result showed that staff training has a significant positive correlation with job satisfaction. The study also indicates that the combined influence of age, working experience, and qualification have a strong association with job satisfaction of Nigerian banks' employees. Subsequently, recommendations were made that Management should increase the budget for staff training, and also staff training must be in line with organizational objectives.
Tichaona, Fanuel, Desmond, and Ithiel (2013) conducted a study on Investigating the Causal Relationship between Education and Economic Growth in Zimbabwe. The study investigates the causality between education and economic growth in Zimbabwe during the period 1980 to 2008 explicitly. The empirical investigation has been carried out by Pairwise Granger Causality and Vector Autoregression (VAR) modeling using modern econometrics techniques of unit root test since macroeconomic time series data was used which is frequently nonstationary. The findings confirmed that there is unidirectional causality between education and economic growth in the Zimbabwean economy running from school to economic growth as established by Granger causality tests, variance decomposition, and impulse response functions. Results suggest that investing in education is essential for economic growth. The results also confirm a transmission mechanism that runs from culture to economic growth via physical capital investment. This shows that a rise in human capital boosts the return on substantial investment. The study recommends that the government and the private sector, through public-private partnerships, should concentrate on policies that will improve the education system.

Amoo and Adeyiga (2013) conducted a study on the effect of internal control on organizational performance (a case study of Eco Bank Nigeria Plc). The primary purpose of the study is to examine the impact of internal control on organizational performance, i.e., how internal control aids organizational performance in EcoBank Nigeria Plc. The research design used during this study was the descriptive survey research design in which a population of 50 staff of EcoBank Nigeria Plc was looked into. The researcher made use of stratified sampling technique, and the research instrument used during this research was a questionnaire. Statistical package for social sciences (SPSS) was being employed to analyze data in the form of frequency tables in knowing the effect of internal control on organizational performance. Findings reveal that the calculated t-statistics for the parameter estimates were (t = 3.653), P < 0.01 which is higher than tabulated t statistics (1.9960) at 0.01 level of significance. Therefore, the Null hypothesis is rejected, and the Alternative hypothesis is accepted, that is there is a significant relationship between the internal control system and the organizational performance of EcoBank Nigeria Plc. Furthermore, findings also reveal that the calculated t-statistics for the parameter estimates were (t = 0.439), P < 0.01 is less than tabulated t statistics (1.9960) at 0.01 level of significance. Therefore, the Null hypothesis is accepted, and the Alternative hypothesis is rejected, that is, Weakness in the internal control system in EcoBank Nigerian Plc does not lead to frauds. Based on the results of the study, it is recommended that the management of EcoBank Nigeria Plc should design more effective internal control systems by ensuring that adequate asset listings are done by administration, capital assets purchased are approved by the appropriate level of management and asset numbering is done to show location and protection of the assets. Also, Management should encourage staff to participate in decision making. Employees feel.

Uba, (2012 conducted a study on the Difficulties of Personal Income Tax Generation and Administration (a case study of Enugu board of internal revenue). The objective of the study evaluates "The Difficulties in Personal Income Tax Generation and Administration" A case study of Enugu Board of Internal Revenue estimates the salient facts in the topic in question with respect to a prove that there is actually difficulties in personal income tax generation in Enugu to be specific, investigating and identifying the factors that contribute to such problems and come up with means to eradicate such issues. To make the work more practical and comprehensive, systematic random sampling method was used. Questionnaires were administered to thirty-four respondents, and one hundred and three responses were generally used, decisions were taken based on the reaction that scores the
highest percentage. After which an observation made was that the Enugu Board of Internal Revenue lacks adequate staff and resources needed to carry out their functions/duties effectively. And also that the taxpayers are yet to know the need for the tax. We, therefore, recommended that the system of keeping record in the Board should be enhanced, the board should be well equipped with materials, taxpayers should also be enlightened more on the need and importance of taxation, the tax of the Board should be well remunerated especially the field workers and there should be provision for award to the staff of the Board who will perform well in the local government, which will serve as means of motivation. This will make personal income tax generation and administration in Enugu and Nigeria, in general, to be active and efficient.

Lawrence, (2011) conducted a study on the determinant of profitability of Banks in Ghana. The main objectives of the study are to determine the factors that influence commercial banks profitability in Ghana and to make recommendations for management decision making and policy objectives. A panel data of 26 commercial banks in Ghana was analyzed from 2000 to 2009, using a generalized least squares technique to estimate fixed effect regression models. Two key measures of profitability (dependent variables) examined in this study comprised of Return on Average Asset (ROA) and Return on Average Equity (ROE). Bank-specific factors, which were incorporated into the regression models, were capital adequacy, operating expense, liquidity, asset quality, and bank size. Also, macroeconomic factors and financial structure factors captured in the regression models included inflation, Gross Domestic Products (GDP), money supply and banking industry concentration. The results for the ROA model indicate that capital adequacy, liquidity, and bank size are positively significant to bank profitability while asset quality and operating expense are negatively significant to bank profitability. Moreover, inflation and GDP were positively substantial to bank profitability while money supply and bank concentration were negatively substantial to bank profitability. Apart from GDP, the banking industry concentration, and asset quality, all the determinants were consistent when Return measured bank profitability on Equity (ROE). However, capital adequacy was negatively significant to bank profitability in the case of ROE.

3.0 Methodology
The study based on the investigating the relationship between skilled staff and generation of income in Ecobank plc in Enugu metropolis. The study used the survey approach. The primary sources were a personal interview and the administration of a questionnaire to the management and staff of the Ecobank Bank plc in Enugu metropolis. A population of 230 staff was sampled. The validity of the instrument was tested using content analysis, and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability coefficient of 0.83 which was also good. Data were presented using tables and percentages. The hypotheses were analyzed using the F- statistic (ANOVA) tool.
4.0 Data presentation and analysis
4.1 Data presentation

Table 4.1.1 Response on the statement the relationship between a trained staff and increase in the generation of income in Ecobank plc

<table>
<thead>
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<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
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<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>94</td>
<td>40.9</td>
<td>40.9</td>
<td>40.9</td>
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<td>Agree</td>
<td>39</td>
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<td>17.0</td>
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<td>11.7</td>
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<tr>
<td>Disagree</td>
<td>31</td>
<td>13.5</td>
<td>13.5</td>
<td>83.0</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>39</td>
<td>17.0</td>
<td>17.0</td>
<td>100.0</td>
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<tr>
<td>Total</td>
<td>230</td>
<td>100.0</td>
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Table 4.1.1 shows that 94 respondents out of two hundred and thirty representing 40.9 percent strongly agree, 39 respondents (17.0 percent) agree that there is relationship between a trained staff and increase in the generation of income in Ecobank plc while 27 respondents (11.7 percent) were neutral, 31 respondents (13.5 percent) disagree and 39 respondents (11.7 percent) strongly disagree that there is a relationship between a trained staff and an increase in the generation of income in Ecobank Plc.

Table 4.1.2 Response on the statement there is a relationship between the effectiveness of right listening ear to the customer and an increase in output in Ecobank Plc.

<table>
<thead>
<tr>
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<th>Frequency</th>
<th>Percent</th>
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<tr>
<td>Valid</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>38</td>
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<td>16.5</td>
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<tr>
<td>Agree</td>
<td>87</td>
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<td>37.8</td>
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<td>Neutral</td>
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<td>72.6</td>
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<tr>
<td>Disagree</td>
<td>40</td>
<td>17.4</td>
<td>17.4</td>
<td>90.0</td>
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<tr>
<td>Strongly disagree</td>
<td>23</td>
<td>10.0</td>
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<tr>
<td>Total</td>
<td>230</td>
<td>100.0</td>
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</table>

Table 4.1.2 shows that 38 respondents out of two hundred and thirty representing 15.5 percent strongly agree, 87 respondents (37.8 percent) agree that there is relationship between effectiveness of right listening ear to customer and increase in output in Ecobank plc while 42 respondents (18.3 percent) were neutral, 40 respondents (17.4 percent) disagree and 23 respondents (10.0 percent) strongly disagree that there is a relationship between the effectiveness of right listening ear to customer and an increase in output in Ecobank Plc.

4.2 Test of Hypotheses

Test of Hypotheses One

There is a positive effect relationship between a trained staff and an increase in the rate of income in Ecobank Plc.

Model Summary

<table>
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<th>Adjusted R Square</th>
<th>Std. The error of the Estimate</th>
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<td>.880</td>
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a. Predictors: (Constant), TII,AMS,TIS,TIA

**ANOVA**

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<tr>
<td>Residual</td>
<td>3.998</td>
<td>225</td>
<td>.018</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>393.589</td>
<td>229</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: TRBT
b. Predictors: (Constant), TII,AMS,TIS,TIA

Where:

\[ TRBT = \] The relationship between trained staff and an increase in the generation of income
\[ TII = \] There is an increase in key performance indicator of skilled staff and the attraction of more customers,
\[ AMS = \] A motivated staff through training increases its effectiveness
\[ TIS = \] There are staff creativity and enhancement of the output
\[ TIA = \] There are innovation and reduction in the turnover rate

The **R**\(^2\) (R-Squared) which measures the overall goodness of fit of the complete regression, shows the value as .880 and adjusted to .870. This means that **R**\(^2\) accounts for 88.0 percent approximately 80 percent. This indicates that the independent variables account for about 80 percent of the variation in the dependent variable. Which shows the goodness of fit? From the result, \( f_{\text{calculated}} \{5481.639\} \) is greater than the \( f_{\text{tabulated}} \{2.7858\} \), that is, \( f_{\text{cal}} > f_{\text{tab}} \). We now concluded from the analysis that there is a positive effect relationship between a trained staff and an increase in the rate of income in Ecobank Plc.

### 4.2.2 Test of Hypotheses two.

There is a positive effect relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank Plc.

**Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. The error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.998*</td>
<td>.955</td>
<td>.954</td>
<td>.08731</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), ATC,LPT,QSO,LTI

**ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>347.365</td>
<td>4</td>
<td>86.841</td>
<td>11390.968</td>
<td>.000*</td>
</tr>
<tr>
<td>Residual</td>
<td>1.715</td>
<td>225</td>
<td>.008</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td>229</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: TREO
b. Predictors: (Constant), ATC,LPT,QSO,LTI

Where

\[ TREO = \] The relationship between the effectiveness of good listening ear to customers and increase output
\[ ATC = \] Attention to customers care improves productivity,
LPT, \(=\) Listening potentially to customers encourages them to come back next time
SQO \(=\) Service quality of the staff attracts desired customers which increases organizational growth
LTI \(=\) Less time is expected to achieve a result with careful listening to customers,
The \(R^2\) \(=\) R-Squared which measures the overall goodness of fit of the complete regression, shows the value as .955 and adjusted to.954 This means that \(R^2\) accounts for 95.5 percent approximately 96 percent. This indicates that the independent variables account for about 99 percent of the variation in the dependent variable. Which shows the goodness of fit? From the result, f-calculated \(\{11390.968\}\) is greater than the f-tabulated \(\{2.7858\}\), that is, f-cal > f-tab. Hence, we reject the null hypothesis \(H_0\) and accept alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now concluded from the analysis that there is a positive effect relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank Plc.

4.3 Discussion of findings

4.3.1 The relationship between the service of trained staff and generation of income.
In the analysis of hypothesis one, from the result, f-calculated \(\{5481.639\}\) is greater than the f-tabulated \(\{2.7858\}\), that is, f-cal > f-tab. We now concluded from the analysis that there is a positive effect relationship between a trained staff and an increase in the generation of income in Ecobank Plc. Productivity growth reduces production costs and increases returns on investments, some of which provide higher pay for business owners and investors, while some are turned into higher wages. The virtuous circle between productivity and employment is also fed through the investment side of the economy when some productivity gains are reinvested by a firm in product and process innovations, improvements in plant and equipment and measures to expand into new markets, which in turn spur further output growth and productivity. Workforce skills are also a fundamental condition for the emergence of clusters – groups of enterprises that gain performance advantages through their proximity. Specialized competencies are developed both within and between firms, offering a competitive advantage for the firms within the cluster, (Schumpeter, 2012).

4.3.2 The Influence of Good Listening Ear to Customers
In the literature review, Ralph & Leonard (2015) opine that listening ability depends mainly on intelligence that "bright" people listen well and "dull" ones poorly. There is no denying that low data of customers has something to do with the inability to listen, but we have greatly exaggerated its importance. A poor listener is not necessarily an unintelligent person. To be the right listener's customer must apply specific skills that are acquired through either experience or training. If a person has not learned these listening skills, his ability to understand and retain what he hears will be low. This can happen to people with both high and low levels of intelligence. Learning to read will automatically teach one to listen. While some of the skills attained through reading apply to hear, the assumption is far from entirely valid. Listening is a different activity from reading and requires different skills. Research has shown that reading and listening skills do not improve at the same rate when only reading is taught. In line with this, the result of hypotheses two, from the result, f-calculated \(\{11390.968\}\) is greater than the f-tabulated \(\{2.7858\}\), that is, f-cal > f-tab. We now concluded from the analysis that there is a positive effect relationship between the effectiveness of a good listening ear to the customer and an increase in output in Ecobank Plc.
5.0 Conclusions
The study concluded that trained staff and Good Listening Ear to Customers have a positive effect on the generation of income in Ecobank plc and the banking industries in general. Also, there is a need to improve existing skills and acquire new ones via training and development, to have a competitive advantage over organizations that do not practice it. The growth of firms is rarely possible if the human capital development base of an organization is not adequately harnessed, stored to improve productivity and efficiency.

Recommendations
Based on the study the following recommendation was made.
1. A training program should be allowed to strengthen those skills that each employee needs to improve to improve productivity
2. Right Listening Ear to Customers should be encouraged for customer’s retention.

References


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Ovia, J. (2015), Enhancing the efficiency of the payment system in Nigeria, CBN Bullion, 29(1).


