

## **HUMAN CAPITAL DEVELOPMENT AND WORKERS' ALTRUISTIC BEHAVIOUR IN DEPOSIT MONEY BANKS IN PORT HARCOURT**

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### **ABSTRACT**

The study examined the relationship between human capital development and workers' altruistic behaviour in deposit money banks in Port Harcourt, Rivers State. As an empirical study, it adopts cross-sectional research design. The study focused on 300 respondents consisted of managers, supervisors and staff of the deposit money banks. A sample size of 171 was drawn from this population using Taro Yamene's sample technique. 171 copies of questionnaire were distributed to 10 deposit money banks out of which 120 copies were returned and analyzed using Kendall tau-b correlation coefficient test. The findings revealed that human capital development has a strong and significant relationship with workers' altruistic behaviour and conclude that human capital development affects workers' altruistic behaviour in deposit money banks in Port Harcourt. Thus, the study recommended that the banks' management should provide regular training either on-the-job or off-the-job training for employees, provide education programmes, share or disseminate knowledge properly that will enlighten workers on selfless service and to show concern for co-workers in order to improve workers' altruistic behaviour and to ensure smooth functioning of deposit money banks in Port Harcourt.

**Keywords:** Human Capital Development, training, education, Workers Altruistic Behaviour, Selfless service, Concern for co-workers, Deposit Money Banks, Port Harcourt

## INTRODUCTION

Workers' altruistic behaviour is arguably a critical factor for success in any business organization especially for those in the banking sector where rendering of quality service is given top priorities by workers. Also, the competitive nature of today's business and the rise in customer demands for quality services requires selfless services and concern for co-workers in order for the organizations to cope with the market driven system (Combs & Bourne, 1995; Nwachukwu, 2006, Elbardri, 2001).

Scholars have seen workers' altruistic behaviour as unselfish behaviour or actions taken for someone else. It involves selfless acts or undertakings that put welfare or welfare of others at the fore front. As noted by Batson (1981) and Nwachukwu (2006), workers altruistic behaviour could be influenced or affected by the quality of human capital treatment in organization (Batson, 1981; Nwachukwu, 2006).

Nwachukwu (2006) put forward that workers who display selfless service and show concern for co-workers, display humane disposition and portray unselfish habits and excel in their duties. It was noted that organizations that developed qualified workforce stand the chance of meeting the ever challenging and competitive work pressure in their industry. In connection with these facts, researchers have put in much interest to explore factors that improve or encroach on workers' altruistic behaviour. For instance, Robbins and Coulter (2007) observed that workers' altruistic behaviour largely rests on quality of leadership and managerial experience (Robbins & Coulter, 2007). This means that workers' altruistic behaviour is improved or abandon by the quality of leadership of managers. Others have highlighted the importance of reward systems in enhancing workers' altruistic behaviour.

Oforegbunan and Okoroafor (2010) added that the standard of human capital available influences its productivity. This assertion was supported by Olufemi (2009) who expressed that quality of human capital is a critical index of competition in the business world. Hence, development of human capital by education and training becomes the vital means for firms continuing operations (Marimuthu, Arokiasamy & Bakan, 2009; Tkachenko, 2013; Odhong & Omolo, 2015). Despite depth of research studies on the development of human capital, debates and contributions made by scholars on human capital development to improve organizational performance is still lacking, especially when it comes to the need for improving workers altruistic behaviour in deposit money banks in Port Harcourt. Furthermore, much empirical research work has not been conducted on human capital development in connection with workers altruistic behaviour within the context of deposit money banks in Port Harcourt. Thus, to fill the existing gap, this study therefore developed a framework which was used to evaluate human capital development and workers' altruistic behaviour in deposit money banks in Port Harcourt.

## STATEMENT OF THE PROBLEM

Deposit money banks are saddled with lack of employees' altruistic behaviour because such behaviour assists the smooth functioning of the banking operations. Failure to exhibit such behaviour affects productivity of the firms as they loose their customers to their competitors. Today, deposit money banks are faced with challenge to live up to their expectation as they experience low level of profitability and poor growth due to lack of poor workers' altruistic behaviour (Nickel, 1998; Smith, 2003; Nwachukwu, 2007). Deposit money banks have adopted several business strategies to improve workers altruistic behaviour in recent times. For instance, reward system was used in the banking management as means for enhancing workers' altruistic behaviour but to no avail, their expectations are not met. They also developed promotional strategies as means for improving workers' altruistic behaviour but there is still problem of poor workers' altruistic behaviour which is on the increase.

Despite all these efforts, a great number of banks are not meeting up their target. It is sad to note that this situation is clearly evidenced in deposit money banks in Port Harcourt, were bank customers complain of poor service delivery and low concern for customer's interests. Some scholars have stressed the need to improve workers altruistic behaviour through human capital development to attain high level of productivity (Combs & Bourne, 1995). Regardless of this, some banks pay lip service to issue concerning human capital development, while some treat it with levity; while others find it too costly to train and educate their staff for undergoing human capacity development programmes (Marimuthu, Arokiasamy & Bakan, 2009).

It is against these backdrops that impel the researcher to investigate into facts on poor workers' altruistic behaviour in the banking sector, especially in deposit money banks in Port Harcourt so as to provide solution to this problem.

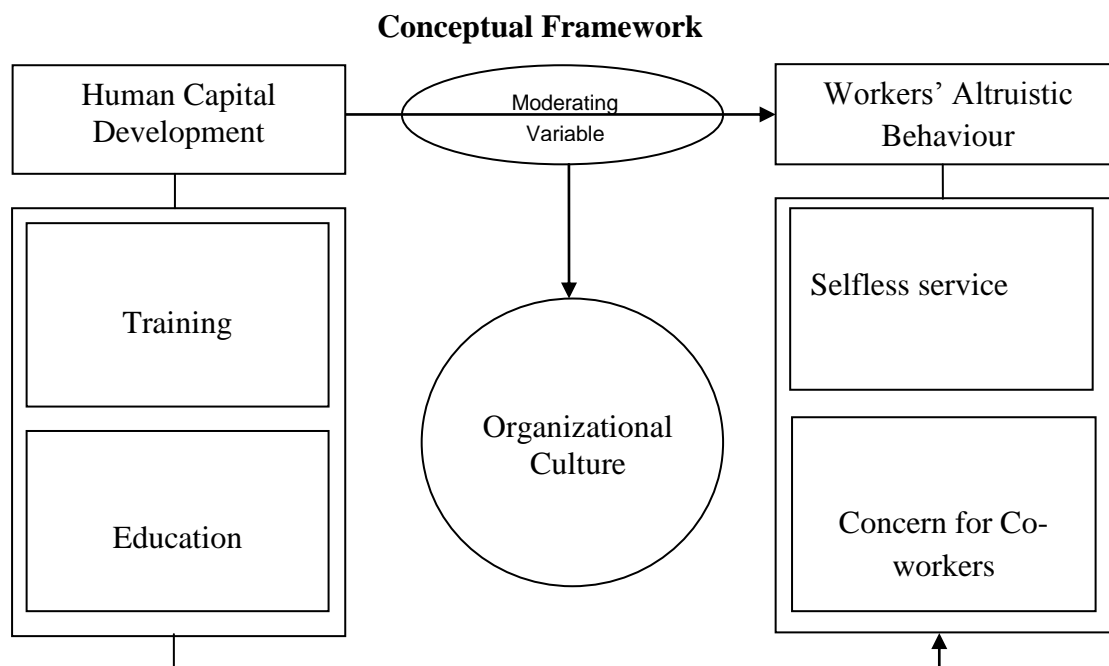


Fig 1: Conceptual Framework on human capital development and workers altruistic behaviour.

Source: Researcher's Operationalization (2018). Dimensions of human capital development (Marimuthu, Arokiasamy & Bakan, 2009; Tkachenko, 2013; Odhong & Omolo, 2015). Measures of workers' altruistic behaviour (Nickel, 1998; Smith, 2003).

### OBJECTIVES OF THE STUDY

The aim of this study involves investigating the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt. Specifically, the objectives of the study include the followings;

- i. To examine the relationship between training and selfless service in money deposit banks in Port Harcourt.
- ii. To examine the relationship between training and concern for co-workers in money deposit banks in Port Harcourt
- iii. To examine the relationship between education and selfless service in selected money deposit banks in Port Harcourt.
- iv. To examine the relationship between education and concern for co-workers in money deposit banks in Port Harcourt.
- v. To investigate whether organizational culture moderates the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt.

## RESEARCH QUESTIONS

In the light of these objectives, the following research questions served as a guide to the conduct of this study:

1. What is the relationship between training and selfless service in money deposit banks in Port Harcourt?
2. What is the relationship between training and concern for co-workers in money deposit banks in Port Harcourt?
3. What is the relationship between education and selfless service in money deposit banks in Port Harcourt?
4. What is the relationship between education and concern for co-workers in money deposit banks in Port Harcourt?
5. Does organizational culture moderate the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt?

## HYPOTHESES FOR THE STUDY

The following null hypotheses were tested.

**HO<sub>1</sub>:** There is no significant relationship between training and selfless service in money deposit banks in Port Harcourt.

**HO<sub>2</sub>:** There is no significant relationship between training and concern for co-workers in money deposit banks in Port Harcourt.

**HO<sub>3</sub>:** There is no significant relationship between education and selfless service in money deposit banks in Port Harcourt.

**HO<sub>4</sub>:** There is no significant relationship between education and concern for co-workers in money deposit banks in Port Harcourt.

**HO<sub>7</sub>:** Organizational culture does not moderate the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt.

## SIGNIFICANCE OF THE STUDY

The study findings will be of immense benefit to management and employees including others in the banking industry such as bank managers, customers, financial experts and corporate organizations.

The bank managers may utilize the idea from the study findings to develop appropriate human capital development strategies to improve staff productivity. The bank executives

would be encouraged to provide effective human capacity programme to improve workers, altruistic behaviour.

The study findings may help customers because it will highlight altruistic behaviours that financial institutions need to satisfy their customers. To the financial experts, the research finding will provide empirical evidence of the importance of human capital development in workers altruistic behaviour. The study findings guide management in developing appropriate policies and programmes for financial organizations. For the corporate organizations, it will enable them understand the variables that relates to human capital development from the employee perspective and hence implement better human resource management practices.

**Scope:** The geographical scope centred on workers in money deposit banks in Port Harcourt, Port Harcourt. Content scope is limited to two dimensions of human capital development such as training, education selfless service and two measure of workers' altruistic behaviour such as; selfless service and concern for co-workers. Unit of analysis is at individual level since individuals were approached to generate data for the study.

**Limitations:** The research only focused on money deposit banks operating in Port Harcourt. Hence, the findings may not be adequate in generalizing it to cover other banks, and firms from other sectors.

- i. The second factor is that there is a wide geographical scope of banks in Port Harcourt which was difficult to visit all which may affect conclusion and generalization of findings.
- ii. Another problem that tends to encroach on the study objectives emanated from poor generation and inappropriate data for the study by respondents.

## LITERATURE REVIEW

### Theoretical Framework

The theoretical foundation is centred on human capital development theory, altruistic theory, and learning theory. This is because most empirical studies have relied heavily on these theories as the baseline theory when discussing human capital development and workers altruistic behaviour (e.g. Moshso, 2012). Schutz (1993) revealed that for the past decades, these researchers have posited many theories to explain how individuals acquire, organize and deploy skills and knowledge. Learning, therefore, is simply the process of adjusting our mental ability to accommodate new experiences as it affects human capital development and altruistic behaviours.

### **Human Capital Theory**

The human capital theory is traced to the work of Schultz (1973, 1993); Becker (1993); Sakamoto and Powers (1995); Pascharopoulos and WoodHall (1997) in their attempt to explain and emphasize on the importance of human capital development.

The human capital principle is rooted from the field of macro- macro-economic development which rests on the idea that formal training and education is distinctly instrumental and important to enhance the manufacturing capability of workers. In brief, the human capital theorists argue that knowledgeable person is a productive character. The human capital theory also emphasizes that training enhances productivity and efficiency of workers by growing the extent of their cognitive inventory of ideas.

Benefit from education increases the chance for economic viability. It gives the conceptual framework which enhances value in educational sector in a bid to enhance the productive man power of any country. Human capital generates positive relationship with the behaviour of people which is borne out of the need that the organizations will gain more from educated force because intelligent people are more descent and orderly in manner than ignorant people.

### **Altruistic Theory**

The empathy altruism theory developed by Batson (1981) served as the theoretical framework. This theory posits that a few beneficial moves are definitely altruistic due to the fact they're encouraged via the real choice to increase every other person's welfare. Batson's knowledge of altruism is that it is the helpers purpose that decide whether or not a behaviour is altruistic or now not. Consistent with Batson, altruism can best show up if every other character's perspective is considered. The idea is supported by way of many experimental research which led credence to the truth that to a degree predicts conditions beneath which altruistic behaviour can arise including, the greater folks that do no longer feel empathy will in all likelihood not provide assist to one another. Altruistic theory rests on the premise that behaviour has a fee to the individual (self-sacrifice). This theory is primarily based on the reality that altruistic behaviour elevated some other people's welfare (Batson, 1981).

### **EMPIRICAL REVIEW**

The researcher reviewed various studies which have relationship with the present study. The concept of human capital development has been extensively researched by several scholars but more was studied on workers altruistic behaviour. Hence, the researcher seeks to fill the gap by investigating the relationship between human capital development and workers altruistic behaviour in the banking sector.

The review of literature centred on the human capital development and workers altruistic behaviour in the banking sector. The human capital theory and altruistic theory formed the theoretical framework most suitable for this study. The human capital theory was extract

from the work of Schultz (1993), Becker (1993), Bekamota and Powers (1995), and Psacharopoulos and Woodhall (1997). They emphasized that human capital is the collection of resources, stock of knowledge, personality, attributes, talents and skills possessed by individuals who can be directed to achieve the goals of an organization.

The altruistic theory was based on the work of Boston (1981) who stated that there are actions which are helpful and motivated by right heart desire to improve the welfare of other persons. The review made a critical analysis of the independent variable (human capital development) and the dependent variable (workers altruistic behaviour) the relationship existing between the various variables were carefully discussed.

Obiekwe (2013) evaluate the influence of human capital development on organization survival in Nigeria banking industry. The study finding revealed that training had a significant relationship with organizational innovativeness and profitability. The study concluded that effective human capital developments are vital means in enhancing organizational survival. It was recommended that banks should strive for training in order to overcome challenges that may militate against new break-through.

Tan and Nasuridin (2011) studied human resource management and organizational innovation. The study was carried out in Malaysia and used National Survey of innovation data from 2002 – 2004, the study examined the direct relationship between human resource management practices (performance appraisal, career management, training, reward system and recruitment) and organizational innovation (product innovation, process innovation and administrative innovation). The sample of the study was 674, out of which 171 questionnaires were returned and analysed. The response format was based on a seven point Likert. Regression analysis was used to analyse the data. The hypotheses of the study were tested using hierarchical regression. The results showed training had high positive effect on organizational innovation.

Bal Bozkur and Erternsir (2013) determined the relationship management practices and innovation. This study conducted in Turkey had a sample size of forty eight (48) organizations drawn from various sectors including health, media, and textile banks. The purpose of the study was to determine the relationship between strategic human resources management practices and innovation. The method of the research sampling used was “convenience sampling”. Questionnaires were sent to employees via e-mail and collected same way. The items for innovation were presented using five-point Likert scale. Data were analysed by Statistical Package for Social Science (SPSS). The arithmetic mean and standard deviation were used to analyse the data collected. The findings showed that there is a strong and positive relationship between human resource management practices and innovation.

All related empirical studies show low relationship with the present stage. Hence, this study seeks to bridge the gap as it examine the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt which past research failed to investigate.



## CONCEPT OF HUMAN CAPITAL DEVELOPMENT

The origin of human capital concept dates to the 19<sup>th</sup> century when economists like Adam Smith (1776) and Alfred Marshall (1870) were in the fore front of discussions on the contribution of educated man to the nation's economy. Marshall (1870) noted that the most valuable of all capital to be enhanced is human beings. The concept was later promoted by Schultz (1961; 1971; 1993) and Becker (1975, 1993) who through analysis treated education and training as investment aimed at producing higher benefit for the educated person.

Using the term in this modern new classical economic era is traced to Jacob Minaers' articles on "investment in human capital and personal income distribution" published in the journal of political economy in journal best known in the application of human capital by Minear and Becker of the Chicago school of economics. They conclude that human capital is very close to "physical means of production" e.g. factors and machines. In step with them, it is easy to invest in human capital (via education) and ones inputs rely partially at the rate of return on human capital. Human capital could be seen in the knowledge, skills, competency and attribute embodied in an individual that assists in the generation of social, economic and political well-being.

Schultz (1993) defines human capital to include the particular element in enhancing company belongings and personnel so that one can increase productiveness in addition to maintain aggressive advantage.

The demand for human capital development in the banking sector cannot be overemphasized because despite the massive imports of physical capital, they have not been able to accelerate their growth rates due to underdeveloped human capital. It could be true that some growth is possible from the perspective of physical capital even though available labour force is lacking in skills and knowledge, but the growth rate will be seriously limited (Babatunde & Echemaka, 2007).

Therefore, human capital is needed to propagate new ideas and innovations, and to transform the sector. Another relevance of human capital development lies in the slow economic growth of less developed countries. According to Ihingan (2005) less developed countries are characterised by economic backwardness which is manifested in low labour efficiency and productivity, limited specialization and deficient supply of entrepreneurs. The economic quality of human capital remains low with little knowledge of the usefulness of natural resources. However, the failure of human capital to grow at the rate of physical capital resulted in low absorptive capacity of less developed countries.

## TRAINING

Training is the process of equipping staff (both old and new) with the necessary skills required to deliver jobs timely. Nwachukwu (2006) claim that the reason for capacity development is to train employees successfully so that they can handle current and greater responsibilities. It is about ensuring that qualified people are developed and available to meet

present and future needs of the organization. However, Banks comprises of people with diverse interest and goals.

A firm or industry that invests a lot in training will definitely achieve the outcomes from its training investment. The view stated by the above authors implies that training offers opportunities for workers to acquire specific skills that enable them perform their task better. The potential of corporation to produce education programmes for the pleasant of personnel for long term profitability of the firm becomes essential. As observed by Nwachukwu (2006), the main objective of training and development of manpower is to improve skills and to increase level of productivity and morale of staff. He added that training program enhances co-ordination, reduces cost, as it increases productivity and promotes goal attainment.

Besides, it is equally important to determine which areas that training is needed, which could be identified by undertaking a skill inventory approach, that assists the organizations to determine what skills are available now and what skills are needed for future development. As the year's progresses, new training methods are constantly being experimented upon and each produces its desired effect.

## **EDUCATION**

Another interesting area for human capacity development is through education. Education has become a global requirement for effective job performance to increase growth of the economy. Either formal or non-formal education is important for any development of Individual, organizations and nations (Lut, 1996). In this work, education could be defined as formal classroom learning or training that employees received either in public or at a private arrangement, be it in colleges, university, or at technical school (DeNisi & Griffin, 2005). Education plays a vital role in the modification of behaviour of workers.

Education is seen by many scholars as indices for firms' growth, it contributes to effective performance by employees that facilitate the achievement of organizational objectives (Chijindu, Ibe & Emerole, 2016). A person's formal education level could serve as the basis for his/her power of earning because the skills, knowledge and abilities of employees enables firms to gain competitive advantage and therefore provides reward for performance of employees accordingly. Thus, it necessary for banks operating within Port Harcourt to pay keen attention to investment in education in order to improve workers altruistic behaviour which in turn enhances organizational productivity.

## **CONCEPT OF ALTRUISTIC BEHAVIOUR**

Altruistic behaviour refers to unselfish behaviour actions done for the sake of someone else. Altruistic behaviour involves selfless acts of undertakings that put the welfare of others before one's own (Bason, 1981). Altruistic people do not practice seemingly selfless acts for their own benefit; they do not have ulterior motives, such as a desire to gain recognition, a reward or even make themselves feel better.

Altruistic behaviour is the principle of showing concern for the welfare of others. It is a traditional virtue in many countries and a core aspect of various religious and secular world views. Examples of altruistic behaviour includes; assisting the homeless as long as it is done for recognition or to make one feel better. This is motivated by love, passion, concern and care for another. Bank attendance could be exhibiting altruistic behaviour because of the compassion and care they render to customers in the queue for services. Individuals who have been observed performing acts of altruism could be doing it so that others are indebted to them as they rely on the favour of the future.

Consistent with Batson (1981), the reception of a situation and the emotion that follows determines whether an individual will help others or not. Altruism can most effectively take place if some other character's state of affairs can also either produce empathic situation for instance advantageous emotion like sympathy or compassion. Meanwhile empathy evokes altruistic motivation to lessen some other individual's distress while personal distress evokes an egoistic motivation to lessen one's own distress.

### **SELFLESS SERVICE**

Selfless service is a display of unselfish behaviour to someone, financial institutions such as banks are staffed with human resources from various segments of the society. They need to be developed with skills such as love, passion and compassion. As they meet customers from different backgrounds, it is their duty to provide services that will really motivate them towards having more transaction with the bank. Human capital is seen to be the most important element of success in today's business.

Developing human capital requires creating and cultivating environments in which human beings can rapidly learn and apply new ideas, skills, behaviours and attitudes. The goal is to enable people and organizations to learn continuously to develop self-sustaining behaviour. The worker needs to work actually and prepare his or her mind and body to earn outcomes. Olufemi (2009) posits that when organizations develop the staff, the staff develops self-confidence, persistence, creativity, energy and self-sacrifice and tries to improve on the services through the knowledge and experience acquired from their development programmes.

### **CONCERN FOR CO-WORKERS**

Concern for co-workers implies showing affection and care for one another in the workplace such as banks can show concern for others by assisting others who are less experienced on the job, sick or on maternity leaves. These can only be achieved when the human resource personnel is devoted to duty. In the dynamic and chaotic world of global competition, banks and other financial institutions need to adopt new strategies to train and retain their staff to be alive with the current trend of technology to compete successfully (Jagersma, 2003). When staff is provided with necessary equipments or tools, they will definitely perform very well. The primary aim of human capital development is to train people and organizations to learn continuously. Human capital development and workers' devotion to duty are concepts that are

imbued together. This is because human capital development offers training, education and to manage the knowledge acquired. It is on this basis that Cohen and Levinthal (1990) argued that organizations with a higher level of training possessed a greater ability of employees.

### **RELATIONSHIP BETWEEN HUMAN CAPITAL DEVELOPMENT AND WORKERS' ALTRUISTIC BEHAVIOUR.**

The basic assumption underlying the relationship between human capital development and workers altruistic behaviour lies in the investment in education and training which will results in improving attitude and behaviour. The workers are not only trained in the acquiring skills and knowledge but in work ethics and manners that can attract and increase the patronage of their services by customers. Altruism is seemed as a behaviour that generates cost to the individual (self-sacrifice). This is based on the idea that altruistic behaviour involves increasing other person's welfare. As a result, it improves human capital through training and education.

Human capital becomes a critical agent for driving economy of any organization and nation. Hence, development is important for the overall growth. It is obvious that human capital is an important element in a bank's effort towards sustaining the growth and stability, the capacity development through training and education will enhance selfless service.

The benefits of human capital development cannot be overemphasized as they help to improve the standard of performance and also provide individuals with the opportunity for personnel and professional growth. Olagboye (2004) identifies some benefits of developing a staff as follows; it helps staff's level of productivity and exposes workers to new methods and skills associates to their jobs. It helps employees to adapt readily to any change. Various organizations and employees gain a lot from well planned and effectively executed capacity developing programmes. The employee may gain greater intrinsic and extrinsic job satisfaction in present job.

### **THE MODERATING INFLUENCE OF ORGANIZATIONAL CULTURE ON THE RELATIONSHIP BETWEEN HUMAN CAPITAL DEVELOPMENT AND WORKERS' ALTRUISTIC BEHAVIOUR.**

Empirical research has shown the moderating effect of organizational culture on the human capital development in organizations. Amalia and Sandra (2006) examine the influence organizational culture on human capital development and submitted that culture of a particular firm has a significant impact on development and maintenance of the intellectual assets in that organization.

In a related study by Mushref (2014) conducted in Iraq, it was found that organizational culture has a slight effect on the relationship between human capital development and performance of money deposit banks. Similarly, Khoramin et al. (2014) found organizational culture to be a key component of an organizations human capital development. They finalized

that culture assumes a central role when discussing human capital development. Their study identifies two aspects of culture (national culture, organizational culture) which can stimulate human capital development in a firm to the height of performance. Therefore, this study agrees with the above scholars that organizational culture will assist in human capital development while focusing on improving workers' altruistic behaviour in the banks under investigation. These would be accomplished when effective training is in place and quality education provided for workers.

## **METHODOLOGY**

Research methodology is the general strategy applied in collecting and analysing data. Thus, it is the procedures and systems which researcher uses in administering and collecting data in a research work. This study adopts cross-sectional survey research design which is a part of quasi-experimental research that does take place in laboratory. Cross-sectional research design is the most appropriate in administrative science in which the researcher has no control over variables in manipulating them. This research design was chosen after a critical review of the nature of the problem investigated. The cross sectional survey has become popular in social science for it is time effective and allows respondents time to ponder over the questions.

The CBN directory (2018) shows 23 deposit money banks in Nigeria. Furthermore, each of these banks has branches in Port Harcourt. However, the study used convenient sampling technique under non-probability sampling, to determine 300 respondents from the target population. A sample size of 171 respondents was determined from the accessible population based on the difficulty in studying all deposit money banks in Port Harcourt. Hence, the researcher consulted ten (10) of these banks considering the accessibility to their geographical locations. For purpose of questionnaire distribution, the Bowley's (1926) individual sampling technique was applied.

## **TEST OF VALIDITY AND RELIABILITY OF INSTRUMENT**

Content validity was used for the study. It ensures that all concepts being studied and variables are covered. The validity was achieved through supervision and approval by professional in the field of management research based on the subject area. To test the reliability of the instrument a pilot test was carried out in some banks outside the sample through test retest method. The Cronbach Alpha correlation coefficient was used, and the following coefficient index were obtained.

Scores for training = 0.76; education = 0.78; Knowledge management = 0.82; self service = 0.84; concern for co-worker = 0.88; organizational culture = .87 respectively. Thus, all variables passed the score of 0.7 as bench mark

The questionnaire was used to elicit data from respondents. Data for the study were collected from two sources; the primary and secondary sources. The primary sources of data were collected using questionnaire. The procedure for sourcing information under primary data

collection involved visitation to the management of the sampled banks, administering of questionnaire to top officials of the banks.

The secondary sources of data were collected from internet, textbooks, journals, websites, thesis, dissertation, magazines etc.

**Operational Measures of Variable:** The independent variable is human capital development and its dimension includes training, education and knowledge management. These variables were measured using four item statements by Yaya (2016), for training, Deku (2014) for education. The items used for these variables were modified to suit the wordings required by the nature of this study and for easy response on a Likert 5-point scale ranging from strongly agree to strongly disagree. Where strongly agree was assigned a score of 5-point; agree = 4-point; undecided = 3-point; disagree = 2-point and strongly disagree = 1-point. Sample item on training include: *The skills acquired enables me to put in my best in the banks' operations.* Sample item on education include: *Learning enables me to be more productive in this information age that helps my bank*

The dependent variable is workers altruistic behaviour. It measures include selfless service and concern for workers. These variables were measured using four item statements on a Likert 5-point scale ranging from strongly agree to strongly disagree. Where strongly agree was assigned a score of 5-point; agree = 4-point; undecided = 3-point; disagree = 2-point and strongly disagree = 1-point. Sample item include: *I am excellent at sympathizing with someone's problem.*

The moderating variable is organizational culture. Four item statements were used in measuring these variable on a Likert 5-point scale ranging from strongly agree to strongly disagree. Where strongly agree was assigned a score of 5-point; agree = 4-point; undecided = 3-point; disagree = 2-point and strongly disagree = 1-point. Sample item include: *I work with other staff to achieve organizational goals, maintain confidentiality information and answers basic procedural questions.*

## DATA ANALYSIS AND RESULTS

A total of one hundred and seventy-one (171) copies of questionnaire were distributed to managers of money deposit banks in Port Harcourt, Port Harcourt. Out of one hundred and seventy-one set of questionnaire distributed in this study, one hundred and twenty copies were returned. This represents 70.19% rate of return. The researcher discovered that the entire questionnaire returned where correctly filled. Therefore, the researcher proceeded to analyze the 120 copies of questionnaire filled and returned successfully.

**Testing of Hypotheses:** The hypotheses were tested statistically in this section using Kendall tau-b. The result of the statistical testing was used to either accept or reject the null hypothesis formulated at 0.05 level of significance.

**H<sub>01</sub>:** There is no significant relationship between training and selfless service in money deposit banks in Port Harcourt.

### Correlation between training and selfless service

Correlations				
			Training	Selfless Service
Kendall's tau_b	Training	Correlation Coefficient	1.000	.656 <sup>**</sup>
		Sig. (2-tailed)	.	.000
		N	120	120
	Selfless Service	Correlation Coefficient	.656 <sup>**</sup>	1.000
		Sig. (2-tailed)	.000	.
		N	120	120

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Source: Kendall's tau-b Tests Output

From the result of the above table, the correlation coefficient ( $r = 0.656$ ) between training and selfless service is strong and positive. The coefficient of determination ( $r^2 = 0.43$ ) indicates that 43% change in selfless service can be explained by training. The significant value of 0.000 ( $p < 0.05$ ) reveals a significant relationship. Based on that, the null hypothesis was rejected. Thus, there is a significant relationship between training and selfless service in money deposit banks in Port Harcourt.

**H<sub>02</sub>:** There is no significant relationship between and training and concern for co-worker in money deposit banks in Port Harcourt.

### Training and Concern for co-worker

Correlations				
			Training	Concern for co-worker
Kendall's tau_b	Training	Correlation Coefficient	1.000	.662 <sup>**</sup>
		Sig. (2-tailed)	.	.000
		N	120	120
	Concern for co-worker	Correlation Coefficient	.662 <sup>**</sup>	1.000
		Sig. (2-tailed)	.000	.
		N	120	120

\*\* . Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ( $r = 0.662$ ) between training and concern for co-worker is strong and positive. The coefficient of determination ( $r^2 = 0.44$ ) indicates that 44% of change in concern for co-worker can be explained by training. The significant value of 0.000 ( $p < 0.05$ ) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between training and concern for co-worker in money deposit banks in Port Harcourt.

**H0<sub>3</sub>:** There is no significant relationship between education and Selfless Service in money deposit banks in Port Harcourt.

### Correlation between Training and Self less service

Correlations				
			Education	Self less service
Kendall's tau_b	Education	Correlation Coefficient	1.000	.682 <sup>**</sup>
		Sig. (2-tailed)	.	.000
		N	120	120
	Selfless Service	Correlation Coefficient	.682 <sup>**</sup>	1.000
		Sig. (2-tailed)	.000	.
		N	120	120
**. Correlation is significant at the 0.05 level (2-tailed).				

From the result of the above table, the correlation coefficient ( $r = 0.682$ ) between education and self less service is strong and positive. The coefficient of determination ( $r^2 = 0.39$ ) indicates that 39% of change in selfless service can be explained by education. The significant value of 0.000 ( $p < 0.05$ ) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between education and self less service in money deposit banks in Port Harcourt.



**H<sub>04</sub>:** There is no significant relationship between education and concern for co-worker in money deposit banks in Port Harcourt.

**Correlation analysis on education and concern for co-worker**

Correlations				
			Education	Concern for co-worker
Kendall's tau_b	Education	Correlation Coefficient	1.000	.777**
		Sig. (2-tailed)	.	.000
		N	120	120
	Concern for co-worker	Correlation Coefficient	.777**	1.000
		Sig. (2-tailed)	.000	.
		N	120	120
**. Correlation is significant at the 0.05 level (2-tailed).				

From the result of the above table, the correlation coefficient ( $r = 0.777$ ) between education and Concern for co-worker is strong and positive. The coefficient of determination ( $r^2 = 0.46$ ) indicates that 46% of change in selfless service can be explained by education. The significant value of 0.000 ( $p < 0.05$ ) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between education and concern for co-worker in money deposit banks in Port Harcourt.

**H<sub>05</sub>:** Organizational culture does not moderate the relationship between human capital development and workers' altruistic behaviour in selected banks in Port Harcourt.

**Correlation analysis on the influence of the relationship between human capital development and workers altruistic behaviour**

Correlations					
Control Variables			Human Capital Development	Altruistic behaviour	Organizational culture
	Human Capital Development	Correlation	1.000	.686	.676
		Significance (2-tailed)	.	.000	.000
		Df	0	120	120
	Altruistic behaviour	Correlation	.686	1.000	.757
		Significance (2-tailed)	.000	.	.000
		Df	120	0	120
	Organizational culture	Correlation	.676	.757	1.000
		Significance (2-tailed)	.000	.000	.
		Df	119	119	0

Partial correlation Tests Output

From the result there is a correlation coefficient ( $r = 0.676$ ) on the moderation of organizational culture on the relationship between human capital development and workers altruistic behaviour which is strong and positive. This indicates that organizational culture moderates the relationship between human capital development and workers altruistic behaviour. The significant value of 0.000 ( $p < 0.05$ ) reveals a significant relationship. Based on that, the null hypothesis is rejected. Therefore, Organizational Culture significantly moderates the relationship between human capital development and workers altruistic behaviour in money deposit banks in Port Harcourt.

**CONCLUSION**

From the findings, the study concludes training affects selfless service and concern for co-workers. Education affects selfless service and concern for co-workers. Therefore, human capital development affects workers' altruistic behaviour in deposit money banks in Port Harcourt. This stems from lack of management of these banks to train and educate their workers in displaying altruistic behaviours that will improve the smooth functioning of the banks.

## **RECOMMENDATIONS**

Based on the conclusion of this study, the following recommendations will help banks to improve workers altruistic behaviour through training, education and knowledge management:

- i. Management should provide regular training either on-the-job or off-the-job training for employees to improve their level of self service.
- ii. Management should ensure that the training is well planned, organized and carried out under an effective environment that will motivate employees to attain necessary skills to promote smooth functioning of the organization.
- iii. Management should invest in education programmes and emphasises on employees' selfless service to facilitate the achievement the organizational objectives.
- iv. Management should provide education programmes and properly enlighten workers on concern for co-workers in order to improve the level of productivity of the organization.
- v. Management should encourage organizational culture that promotes the human capital development that will improve workers altruistic behaviour towards the organization goals.

## **CONTRIBUTION TO KNOWLEDGE**

This study actually examined the relationship between human capital development and workers' altruistic behaviour by developing conceptual frame work which was used to explain this relationship which is lacking in literature. Thus, this explanation will add to existing works as it provides better understanding of the concept. Workers' altruistic behaviour in banks operations is very important but there was lack of empirical studies that will unveil the obscurity on concept within Port Harcourt which this present study actually accomplished. Hence, further study could be built on these concepts to broaden the scope of research in this area.

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