

**AN ASSESSMENT OF RECRUITMENT AND SELECTION PRACTICES AMONG
BANKS IN GHANA. A CASE STUDY OF ASOKORE RURAL BANK LIMITED
AND ZENITH BANK IN THE KUMASI METROPOLIS.**

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ABSTRACT

Recruiting employees is one of the most important decisions taken at the management level, particularly the HRM department of banking institutions. A strong appointment adds huge value to the organisation and furthers the achievement of its objectives. However, a poor appointment can negatively impact on customers, work teams and organisational effectiveness; and cost a great deal of money. This study concentrates on assessing the recruitment and selection practices; and how it affects performance. A descriptive survey method was adopted where questionnaire was employed to source for primary data. The sample size consisted of fifty (50) senior management personnel and all HR department staff, from Zenith Bank plc and Asokore Rural Bank Limited. From the results, it is evident that the HR department plays a key role in developing and implementing policies and procedures to manage employees, spanning across entry to exit. The HR department is thus, an inseparable entity to the functioning of the banks, as it manages the single most important resource of the organization. It was also revealed that the factors that influence employee selection in the two selected banks are candidates' personality, educational qualification, work experience, previous projects handled and their computer, communication, aptitude, negotiation and team working skills. The selected banks basically engage two types of recruitment; major recruitment is done by the HR department at the head office while the minor recruitment is done by the HR department of the local branch to cover emergencies using the laid down procedures. Furthermore, commitment to work, low turnover rate, good job performance and employee engagement was found to influence the choice between internal and external applicants. The researcher thus encourages the banks to consider other alternatives such as casual application and recruitment consultants in recruiting employees; this saving time and cost. Foundation training for planning and conducting effective recruitment is recommended to help recruiters to select the right candidate for the requisite vacant position.

DEDICATION

I dedicate this research work to my parents, Mr. and Mrs. Dapaah Siakwan

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I am most indebted to the almighty God for his superior oversight, without which I would not have made to this threshold. I wish to express my unflinching appreciation to all who in diverse ways have contributed immensely to this research work. I am equally grateful to my supervisor Mrs. Felicity A. Appiah, I say madam God richly bless you. Again I would like to express my sincere gratitude to my wife, Martha Bekoe, for the financial support; and to Mr. Samuel Asamoah, Ama Frimpong for your immense support towards my education. Finally, I acknowledge the effort of Ebo Ennin, whose selfless effort has helped read through the manuscript. I say God bless you, all.

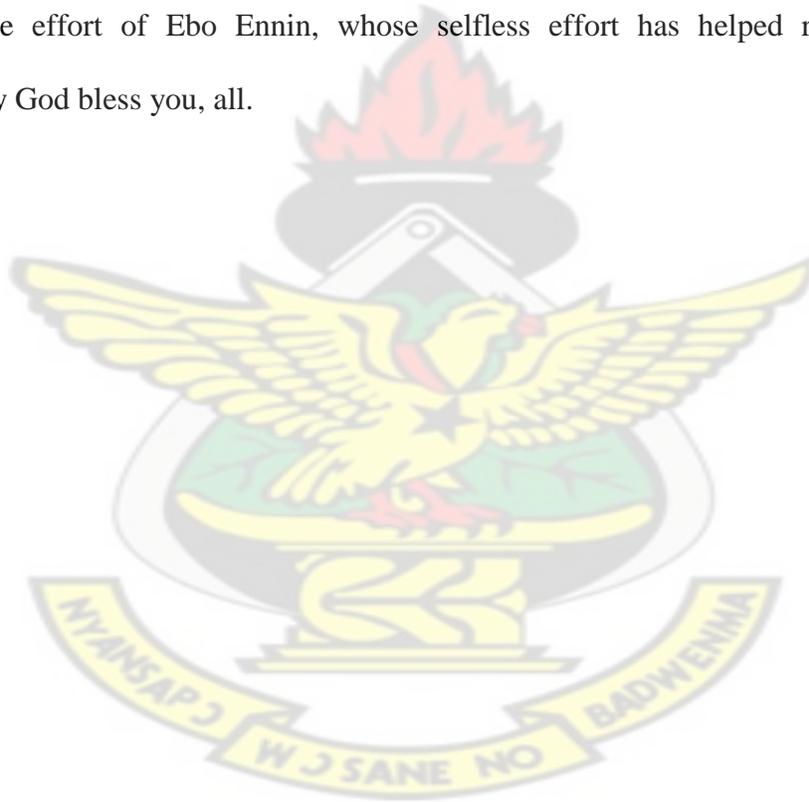


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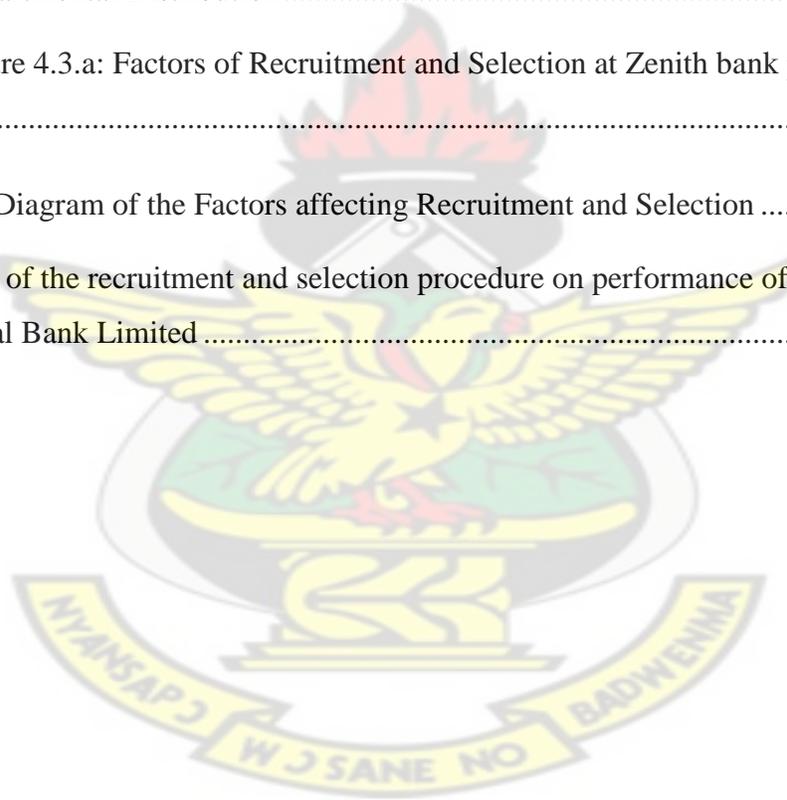
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CHAPTER ONE

INTRODUCTION

1.0 Introduction

The aim of this chapter is to introduce the research project and outline the research themes that guide the study. The research presented in this thesis is rooted within the banking services industry, especially that to do with the Human Resource Department (HRM). The chapter presents the background to the study, the problem statement, objective of the study, research questions, justification, scope of the study, limitation of the study, methodology as well as organization of the study.

1.1 Background to the study

The Human Resource Management (HRM) Department in today's businesses plays a leading role in developing and implementing policies and procedures to support the effective management of employees, spanning across employee entry and exit, with the view to ensuring achievement of the bank's overall objectives (Haley, 2000). It also manages the resourcing needs of the business by facilitating the recruitment and selection process in line with the bank's resourcing policy. This facilitates the annual appraisal process, talent management and succession planning to ensure effective development, utilization and reward of employees. It manages the employee relation environment through regular engagement with the unions in areas

of negotiation (collective bargaining) of salary, conditions of service, communication of business information to staff, et cetera. The HRM department provides advice and guidance to line managers in all areas of people management such as discipline and grievance, performance, transfers, sickness and absences, leave management, et cetera. The department also support strategic business projects by handling all people related issues which may arise; from recruitment through to redundancy while it provides administrative and welfare support in diverse ways including payroll, staff record management, MIS, processing of employee claims, exit and bereavement support among others.

Most managers are technically minded and therefore require guidance in this operation. Absence of a plan leads to chaotic recruitment that leads to a bumper harvest of unqualified applicants resulting in more unnecessary work for the staff in the recruitment. If the recruitment process starts without a systematic approach, the organisation can rush their decision and end up with a mismatched person who will not be suited to work in the organization. This is a typical case in some organizations. There is a need to have a system that assists to assess candidates throughout. This reduces the odds that you will have to repeat this extensive, time consuming process. To terminate a poorly recruited employee especially at managerial level is a costly failure to the organization, considering the cost involved in recruitment, selection, training and a lot more. Wrong placements at officer levels can lead to stagnation within the system. This may also affect production at one point or the other during the times of change. This study therefore concentrates on how best the organisation develops an effective recruitment procedure and enforce them.

In today's rapidly changing business environment, a well-defined recruitment policy is necessary for organizations to respond to its human resource requirements in time. Therefore, it is important to have a clear and concise recruitment policy in place, which can be executed effectively to recruit the best talent pool for the selection of the right candidate at the right place quickly. Creating a suitable recruitment policy is the first step in the efficient hiring process. A clear and concise recruitment policy helps ensure a sound recruitment process. It specifies the objectives of recruitment and provides a framework for implementation of recruitment programme. It may involve organizational system to be developed for implementing recruitment programmes and procedures by filling up vacancies with the best qualified people (Burke, K. (1998)).

1.2 Statement of the Problem

Recruiting employees is one of the most important decisions taken at the management level, particularly the Human Resource Management department of banking institutions. Most managers of organisations are technically minded and thus seek guidance in this operation. Absence of a plan leads to chaotic recruitment that leads to a bumper harvest of unqualified applicants resulting in more unnecessary work for the staff in the recruitment. Furthermore, a strong appointment adds huge value to the organisation and furthers the achievement of its objectives. However, a poor appointment can negatively impact on customers, work teams and organisational effectiveness; and cost a great deal of money.

Today's business recruitment and selection environment is full of favouritism, nepotism, 'whom you know' practices, bribery and corruption for which Ghana is no exception (Veger, 2006). As a result, companies upon huge sums and time investment on the recruitment procedure do not come out with good candidates. If a recruitment process starts without a systematic approach, the organisation can rush their decision and end up with a mismatched person who will not be suited to work in the organization. This is typical in some organizations of the present age Ghana. Hence, the need for a system that assists in assessing candidates thoroughly. This reduces the odds that you will have to repeat this extensive, time consuming process.

Terminating a poorly recruited employee especially at managerial level is a costly failure to organizations, considering the cost involved in recruitment, selection, training and a lot more. Wrong placements at management levels can lead to stagnation within the system. This having serious implications on performance and output of banks. Furthermore, recruiting a new employee is one of the most important decisions any manager can make. A strong appointment adds huge value to the organisation and furthers the achievement of its objectives. A poor appointment can negatively impact on customers, work teams and organisational effectiveness; and cost a great deal of money. This study therefore concentrates on assessing the recruitment and selection practices at Asokore Rural Bank Limited and Zenith Bank Plc.; and how it affects performance.

1.3 Objectives of the study

The main objective of the study is to assess the recruitment and selection procedure at Asokore Rural Bank Limited and Zenith Bank Plc. and how it affect performance.

Specifically, the study seeks to;

1. Determine the role of the HR department in the recruitment and selection process in the selected banks.
2. Identify the factors that affect the recruitment and selection process in the selected banks.
3. Evaluate the effect of the recruitment and selection on the employee performance in the selected banks.
4. Make necessary recommendations that will aid in ensuring effective recruitment and selection at the selected banks.

1.4 Research Questions

1. What is the role of the HRM department in the recruitment and selection process in the selected banks?
2. What are the socio-economic factors that affect the recruitment and selection process in the selected banks?

3. What is the effect of the recruitment and selection procedure on employee performance in the selected banks?
4. What recommendations are necessary to ensure effective recruitment and selection procedure in the selected banks?

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1.5 Justification of the study

The process of recruitment does not stop when it commences, it is a dynamic activity. The purpose of it is to provide an organization with a pool of qualified candidates. Its specific purposes are to assist augment the success rate of selection process by reducing the numbers of obviously under-qualified and over-qualified applicants and to increase organizational and individual effectiveness in the short and long term plans. The key to successful recruitment is to ensure that the criteria of suitability are overt and relevant to the job itself. Once these criteria are agreed and shared it is possible to make more rational decisions about someone's suitability for a job, based on evidence rather than 'gut feeling' or instinct. This study equally aims to review the recruitment and selection procedure at the selected companies to abate performance ineffectiveness, reduced work motivation, lowered job satisfaction and above all increase rate of return. The significance of this study is to help draw attention to the fact that recruitment is a valuable human resource strategy that the organisation needs to employ in order to attract the employees better, profitably and motivate them appropriately. This will therefore bring to bear the process employed by organisations and also its effects on the organisation while adding on to

existing information available to stakeholders and students of HRM in Ghana as well as industry players, entrepreneurs and investors alike who wish to seek information. Furthermore, it will bring to the fore the urgent need for proper human resource management practices through proper recruitment and selection processes in both industry and the services sectors. It is strongly believed that acting on recommendations of the study thereof would gain greater profitability resulting from the selection of the right personnel. Finally, it also seeks to help the researcher to gain better understanding of practical issues concerning the topic under study.

1.6 Scope of the study

This study will focus on establishing the recruitment and selection practices in the banking front. The focus would be on Asokore Rural Bank Limited and Zenith Bank Plc. The study seeks to; reveal the recruitment and selection procedures that the selected companies had used in employing their employees, the socio-economic factors that affect the recruitment and selection, the effect of recruitment and selection practices employee performance, etc. In this, the following literature would be reviewed in detail in relation to the present work; meaning of recruitment and selection, sources of recruitment/ finding suitable applicants, the recruitment and selection process, types of interviews, recruitment agency and types, purpose and importance of recruitment, factors affecting recruitment process as well as challenges to recruitment of effective staff.

1.7 Limitations of the study

For security purposes, certain information might be withheld from the general public during the questionnaire administration. Besides, probable errors in the collection and analysis of data might be a limitation to the study and care must therefore be taken in terms of generalization. However, the authenticity of the findings resulting from the study cannot be underestimated despite the limitations. Furthermore, this research is limited to the past five years in terms of time and geography. The study gives a brief of the Zenith bank group and focuses on Ghana.

1.8 Methodology

This part of the study place emphasis on how the research was carried out; the target population, sample size and methods the researcher used to obtain information for the project. The research methodology employed primary and secondary data in the collection of data. Data collected was analyzed using descriptive statistics such as percentages, charts and tables. Secondary data was obtained through the internet, journals, articles, relevant documents from libraries and text books.

1.9 Organization of the study

This study would be divided into five chapters. The first Chapter would cover the introduction, background of the study, statement of problem, objective, justification of the study,

methodology, scope of the research, limitation and organization of the study. Chapter Two would deal with a review of previous works or literature relevant to the topic whilst Chapter Three deals with the study methodology. The fourth Chapter essentially draws the empirical results of the survey findings, discusses and interprets it whilst the fifth Chapter concludes the study with recommendations and suggestions.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The literature that would be reviewed in relation to this work will consider the following areas; broad overview of recruitment and selection, meaning of recruitment, types of interviews, recruitment agency and types, alternatives agencies, internet recruitment/websites, purpose and importance of recruitment as well as challenges to recruitment of effective staff.

2.1 Meaning of Recruitment and Selection

According to Edwin B. Flippo, recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organisation". Recruitment is the activity that links the employers and the job seekers. First, it is a process of finding and attracting capable applicants for employment. The process begins when new recruits are sought and ends when their applications are submitted. The result is a pool of applications from which new employees are selected. Secondly, it also the process to discover sources of manpower to meet the requirement of staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force (Bartram, 2000).

Recruitment of candidates is the function preceding the selection, which helps create a pool of prospective employees for the organisation so that the management can select the right candidate for the right job from this pool. The main objective of the recruitment process is to expedite the selection process. Recruitment is a continuous process whereby the firm attempts to develop a pool of qualified applicants for the future human resources needs even though specific vacancies do not exist. Usually, the recruitment process starts when a manager initiates an employee requisition for a specific vacancy or an anticipated vacancy. Recruitment refers to the process of attracting, screening, and selecting qualified people for a job at an organization or firm. For some components of the recruitment process, mid- and large-size organizations often retain professional recruiters or outsource some of the process to recruitment agencies (Young and Weinroth, 2003).

Recruitment is the process of searching for potential applicants and encouraging them to apply for the job in the organization. It is the process by which human resource department develop a viable applicant pool from which hiring and promotion decisions are made.

Selection means picking up an individual who perfectly matches the job requirements. This is the process of choosing individuals who have relevant qualifications to fill vacant positions. The process begins when a human resource department identifies the need to fill a position, and ends when a person is hired to meet that need. What happens in the middle of the process includes job analysis, position description development, recruitment, testing, and screening, corresponding with applicants, credentials verification, background investigations, interviewing, reference checking, physical examinations, and the offer (Mohamed and Wibowo, 2002).

2.1.2 Recruitment Verses Selection

Recruitment starts with searching perspective candidates while Selection starts with the process of selecting the right candidate from the applications resulted after recruitment. Recruitment ends with the collection of applications from potential applicants while selection ends with the selection of the right candidate from the pool of applications. Recruitment is a positive process because it results in the pool of applications while selection is the negative process because it eliminates all the other candidates that are left after the selection of right candidate (Burke, 1998).

2.2.1 Sources of Recruitment

Recruitment could be done internally or externally. Internal recruitment refers to the supply of labour from within the same organization. Generally, it applies to those jobs where there is some kind of career structure as in the case of management or administrative staff. The term internal recruitment could also be defined as the practice of choosing amongst current company workers to fill a position that falls vacant over time.

There are many ways of encouraging suitable external candidates to come forward for final selection. However, before resorting to external recruitment, it is wise to ensure that all possible internal candidates have been given consideration. According to Galanaki (2002), this can be done through nomination by existing employees, where some companies rely on recommendations from their existing staff and occasionally offer incentive schemes for successful introductions.

Casual or unsolicited application also exist where during periods of high unemployment, applicants write to the company speculatively, saving the time and money involved in a full-scale recruitment campaign.

There is Government Employment Service, popularly referred to as Labour Department Employment Service in Ghana. In this, all the regions and districts in Ghana have Labour Department or Office where by both job seekers and employers register for recruitment.

Recruitment Consultants come in to help organizations to select the best staff to fill particular vacancies. They turn to specialize in separate market sectors such as clerical and secretarial, accounting or computing (Galanaki, 2002).

Internal recruitment

This refers to the supply of labour from within the same organization. Generally, it applies to those jobs where there is some kind of career structure as in the case of management or administrative staff. Internal recruitment may be done through promotion and advertising. Internal recruitment has many advantages for the organization.

Identification of talents is difficult, and the HR department has no capacity to cover all talents in the organization. Internal recruitment thus supports the talent management. The internal recruitment can cover lower levels of the organization. It illustrates the organization's commitment to encouraging the staff. Employees willing to grow can apply for the new job position. They can be responsible for their career management. It is thus an excellent tool to stop employees' complaints about missing career opportunities. Sometimes internal employees have

existing company knowledge and improved morale even though it is not always the case. Employees already in the organization are more knowledgeable of the organization's needs and goals, as well as the industry as a whole, and will approach the new position with this added perspective. The processes involved in internal recruitment are simple compared to the external source, for example, there is no need to advertise in the newspapers and screen many application letters; saving time and cost.

The other benefits of the internal recruitment are in the utilization of the potential, decreased pressure on designing new job positions and prolonging the career of employees. The benefits of the internal recruitment are enormous, and the only costs to the organization are the promotion costs and capacity resourcing of HR recruiters. Nonetheless, there are also disadvantages to hiring internally. Recruiting internally can produce organizational inbreeding, resulting in a limited perspective and stale ideas. It may also cause stress and conflict between other existing employees who feel they should have gotten the job. Victimization, favoritism and nepotism may also characterize internal recruitment (Young and Weinroth, 2003).

External recruitment

Recruiting externally brings new ideas and talent to the organization. External recruiting opens up opportunities to find experienced and qualified candidates and may also help develop a diverse team of employees. Hiring a skilled and experience external candidate may also reduce training costs and give the organization a competitive advantage. External recruitment also can provide new, innovative ideas for management strategies, creating a forward-thinking approach that stimulates both advancement and growth. Organizations need to consider both the

advantages and disadvantages of hiring externally. Recruiting externally may however, result in misplacements and may increase the organization's recruitment costs. Morale problems may also arise for internal candidates who feel they should be offered the job and not someone from outside the company. However, external recruitment might also motivate current employees to achieve more and set higher goals, so next time a job is open, they will be considered (Young and Weinroth, 2003).

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2.2.2 The Recruitment Process

According to Freeman (2002), effective and successful recruitment involves several processes:

Step 1: Ensure an up-to-date job description

Step 2: Develop an effective recruitment strategy

Step 3: Evaluate the recruitment strategy.

A clear, accurate and up-to-date job description is crucial to ensure that a good person fit the job. It is worthwhile spending some time making sure that the job description matches the everyday reality of the job. A job description contains two types of information: the specific tasks and activities required for a particular job (e.g., conduct counseling sessions, write client reports). This is followed by the knowledge, skills and abilities required for effective performance by the job incumbent (Example: good communication skills, capacity to establish good client rapport).

Most positions within the companies are complex, characterised by challenging work, multiple roles and changing work demands. In these circumstances, the best person for the job may be

achieved by focusing on the tasks and activities as well as the knowledge, skills and abilities of an effective performer. The accuracy of a job description is likely to be improved by gathering information from different sources. Different perspectives on the knowledge, skills, responsibilities, challenges and demands of a position are likely to be provided by supervisors and workers in the same or similar roles. It may also be useful to consider whether the organisation is willing to take on less experienced workers and provide professional development activities (in-house or external) to build up. Furthermore, there is the need for assessment to determine the current and future human resource requirements of the organisation. If the activity is to be effective, the human resource requirements for each job category and functional division/unit of the organisation must be assessed and a priority assigned as well as the organisation's ability to pay salaries and benefits within a defined period (Lievens and Anderson, 2002).

2.2.3 The Selection Process

The design and implementation of valid assessment methods starts with a thorough job analysis which defines the selection criteria required for the post. The existence of selection criteria has implications for issues of fairness and equal opportunities legislation. In order for the selection process to be fair and objective, candidates should be assessed against the same agreed standards or criteria. When choosing a selection method, issues of reliability, validity, feasibility, fairness and equity must be taken into account. Selection methods should be developed carefully through piloting and candidates' reactions should be taken into account. It is important to conduct validation studies in order to monitor the quality of the selection process and update the process.

2.2.4 Types of Interviews

Interviews could be of various types depending on the nature of the job vacancy, the number of applicants requested to attend the interview, the size of the panel, time given etc.

Face to face interview is a type of interview that involves the candidate being interviewed by a single representative usually of the employing organization. This type of interview is suitable for establishing rapport and also cost effective in terms of people employed

Successive interview on the other hand consist of a series of face to face interviews. It involves candidates passing on from one interviewer to another. For example, the candidate is being passed from the Human Resource Manager, to the head of department, to the operations management in that order as may be deemed appropriate. Obviously, this type of exercise is more costly and can be more scaring on the part of the candidate. However, it may enable a more balanced judgment to be made.

Group interview involves the bringing together of candidates and being observed by assessors who give the group a problem to discuss or a situation to sort out. This method can identify personal qualities such as tact, dominance and persuasiveness.

In panel interview, the candidate is interviewed before a panel of two or more people. In some cases, as many as six interviewers would be used. The general panel size is between two and six interviewers depending upon the nature of the job and the culture of the organization. Panel interviews could also be grouped under structured and unstructured interview.

Structured interview which is also known as patterned or standardised interview involves a comprehensive questionnaire that are followed systematically to ask candidates questions whereas in unstructured interview or non-directive interview, the interviewers do not use prepared set of questions but may follow their own line of enquiry. Usually the questions asked are open ended questions.

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2.4.5 Managing the Applicants

After a number of applications have been received, employers are expected to shortlist and manage all the application received. Applicants would be taken through much selection procedure with the aim of finding out their suitability. Some of the methods that could be used to shortlist the applicants includes but not limited to; peer rating tests, reference, medical examinations, group selection methods, assessment centers, in-tray exercise, application forms well as interview.

Peer rating method simply involves candidates nominating other candidates, usually on the basis of “sociability” rating. This method is clearly only appropriate if candidates are together long enough to become sufficiently well acquainted with each other. One advantage this offers is that it makes the selection decision highly accepted.

Since past performance is often the best predictor of future performance, the best way to verify an applicant’s background and job suitability is to conduct a thorough reference check. Employers are hesitant to give information about previous employees for fear of being sued.

Therefore, many employers only confirm dates of employment and positions held. Employers or their agents who provide truthful information regarding dates of employment, pay level, job description and duties, wage history, and job performance if the information is not considered confidential according to law or a nondisclosure agreement and is provided in good faith. Today, employers are increasingly being held liable for negligent hiring (not properly investigating the background of individuals who may pose a risk of harm to others). By contacting any of the following, one can gain important information that will be helpful in making the selection decision: previous supervisors, particularly those no longer with the former employer, former co-workers or subordinates, customers, clients, or anyone else who has conducted business with the applicant. Personal references are probably the weakest source. An employer, however, may gain some information from personal references. The most effective means for gathering reference information is the telephone. In the absence of that written means are also appropriate but might delay. Informing the applicant before reference check

Pre-employment medical tests are all about an individual's fitness for duty. In jobs where employees need certain physical or mental attributes it can be helpful to assess their capacity. Medical testing can be a useful risk management tool. Testing can help to minimise legal, insurance and other risks by confirming an employee can safely undertake the required tasks. However, employers need to be careful. If you plan to use medical examinations as a pre-employment screening technique, think again. Pre-employment medical tests must relate specifically to the physical or mental attributes required for the job. If they are not specific to the job, they may not be legally assessed. An employer must also ensure facilities are in place to allow applicants with a disability a reasonable chance of meeting the fitness criteria. Only the essential physical aspects of the job can be examined.

In-tray or in-basket exercise is a method of selection that designs an exercise to simulate a state of affairs that participants can recognize as relevant to an actual working situation. Typically, the exercise presents a number of problems and a range of material in the form of letters, instructions and messages. In this case sufficient time needs to be allowed to the candidate's completion. This method is often seen as being more useful as a training device.

Application form/ CV briefly, is a printed form required by employers which require a job seeker to supply certain vital information needed to determine the suitability of a job applicant. The application form should be seen by the applicant as an opportunity to qualify for interview. It usually includes a general section enabling the applicant to express career ambitions, personal preferences in their own words.

2.3 Recruitment Agency and Types

According to Christensen and Sundah (2001), the recruitment industry is based on the goal of providing a candidate to a client for a price. On one end of the spectrum there are agencies that are paid only if they deliver a candidate that successfully stays with the client beyond the agreed probationary period. On the other end of the spectrum there are agencies that are paid a retainer to focus on a client's needs and achieve milestones in the search for the right candidate, and then again are paid a percentage of the candidate's salary when a candidate is placed and stays with the organization beyond the probationary period. The current day recruitment process is fairly

competitive, therefore agencies have sought out ways to differentiate themselves and add value by focusing on some area of the recruitment life cycle. Here are five types of typical agencies.

2.3.1 Traditional Agency

This is also known as employment agency or recruitment agency which have historically had a physical location. A candidate visits a local branch for a short interview and an assessment before being taken onto the agency's books. Recruitment consultants then work to match their pool of candidates to their clients' open positions. Suitable candidates are short-listed and put forward for an interview with potential employers on a contract or direct basis. Compensation to agencies take several forms. A contingency fee is paid by the company when a recommended candidate accepts a job with the client company (typically 20%-30% based and calculated on the candidates first-year base salary (though fees as low as 12.5% can be found online, and which usually has some form of guarantee (30–90 days standard), should the candidate fail to perform and is terminated within a set period of time (refundable fully or prorated). An advance payment that serves as a retainer, also paid by the company, non-refundable paid in full depending on outcome and success (e.g. 40% up front, 30% in 90 days and the remainder once a search is completed). This form of compensation is generally reserved for high level executive search/headhunters. There is also an hourly compensation for temporary workers and projects. In this pre-negotiated hourly fee, the agency is paid while the applicant is also paid for services as a third party. Many contracts allow a consultant to transition to a full-time status upon completion of a certain number of hours with or without a conversion fee, Christensen and Sundah (2001).

2.3.2 Head-Hunters

A "head-hunter" is an industry term for a third-party recruiter who seeks out candidates often when normal recruitment efforts have failed. Head-hunters are generally considered more aggressive than in-house recruiters or may have pre-existing industry experience and contacts. They may use advanced sales techniques such as initially posing as clients to gather employee contacts as well as visiting candidate offices. They may also purchase expensive lists of names and job titles but more often will generate their own lists. They may arrange a meeting or a formal interview between their client and the candidate and will usually prepare the candidate for the interview, help negotiate the salary and conduct closure to the search. They are frequently members in good standing of industry trade groups and associations. Head-hunters will often attend trade shows and other meetings nationally or even internationally that may be attended by potential candidates and hiring managers. Head-hunters are typically small operations that make high margins on candidate placements (sometimes more than 30% of the candidate's annual compensation). Due to their higher costs, head-hunters are usually employed to fill senior management and executive level roles.

Head-hunters are also used to recruit very specialized individuals; for example, in some fields, such as emerging scientific research areas, there may only be a handful of top-level professionals who are active in the field. In this case, since there are so few qualified candidates, it makes more sense to directly recruit them one-by-one, rather than advertise internationally for candidates. While in-house recruiters tend to attract candidates for specific jobs, head-hunters will attract both candidates and actively seek them out as well. To do so, they may network,

cultivate relationships with various companies, maintain large databases, purchase company directories or candidate lists and cold call prospective recruits (Schreyer and McCarter, 1998).

2.3.3 Niche Recruiters

Specialized recruiters exist to seek staff with a very narrow specialty. Because of their focus, these firms can very often produce superior results due to their ability to channel all of their resources into networking for a very specific skill set. This specialization in staffing allows them to offer more jobs for their specific demographic which in turn attracts more specialized candidates from that specific demographic over time building large proprietary databases. These niche firms tend to be more focused on building ongoing relationships with their candidates as is very common the same candidates are placed many times throughout their careers.

Alternatives to Agencies

Increasingly lower recruitment budgets are encouraging innovation in the recruitment sector and companies are looking to develop new approaches to the challenge of finding and retaining the most talented staff.

2.3.4 In-House Recruitment

Under pressure to reduce costs, both large- and medium-sized employers tend to undertake their own in-house recruitment, using their human resources department, front-line hiring managers

and recruitment personnel who handle targeted functions and populations. In addition to coordinating with the agencies mentioned above, in-house recruiters may advertise job vacancies on their own websites, coordinate internal employee referrals, work with external associations, trade groups and/or focus on campus graduate recruitment. Some large employers choose to outsource all or some of their recruitment process (recruitment process outsourcing) however a much more common approach is for employers to introduce referral schemes where employees are encouraged to source new staff from within their own network

2.3.5 Passive Candidate Research Firms and Sourcing Firms

These firms are the new hybrid firms in the recruitment world able to combine the research aspects (discovering passive candidates) of recruiting and combine them with the ability to make hires for their clients. These firms provide competitive passive candidate intelligence to support companies' recruiting efforts. Normally they will generate varying degrees of candidate information from those people currently engaged in the position a company is looking to fill. These firms usually charge a per hour fee or by candidate lead. Many times this uncovers names that cannot be found with other methods and will allow internal recruiters the ability to focus their efforts solely on recruiting (Tong and Sivanand, 2004).

2.3.6 The Process

The process of job recruitment and selection by these hybrid firms involves various simple, complex and technical process which is aimed at harvesting the right person to vacancies available. These processes have been detailed below.

2.3.6.1 Job analysis

The proper start to a recruitment effort is to perform a job analysis, to document the actual or intended requirement of the job to be performed. This information is captured in a job description and provides the recruitment effort with the boundaries and objectives of the search. Oftentimes a company will have job descriptions that represent a historical collection of tasks performed in the past. These job descriptions need to be reviewed or updated prior to a recruitment effort to reflect present day requirements. Starting a recruitment with an accurate job analysis and job description ensures the recruitment effort starts off on a proper track for success (Tong and Sivanand, 2004).

2.3.6.2 Sourcing

Sourcing involves 1) advertising, a common part of the recruiting process, often encompassing multiple media, such as the Internet, general newspapers, job ad newspapers, professional publications, window advertisements, job centres, and campus graduate recruitment programs; and 2) recruiting research, which is the proactive identification of relevant talent who may not respond to job postings and other recruitment advertising methods done in number 1. This initial research for so-called passive prospects, also called name-generation, results in a list of prospects

who can then be contacted to solicit interest, obtain a resume/CV, and be screened (Tong and Sivanand, 2004).

2.3.6.3 Screening and selection

Suitability for a job is typically assessed by looking for skills, e.g. communication, typing, and computer skills. Qualifications may be shown through résumés, job applications, interviews, educational or professional experience, the testimony of references, or in-house testing, such as for software knowledge, typing skills, numeracy, and literacy, through psychological tests or employment testing. Other resume screening criteria may include length of service, job titles and length of time at a job. In some countries, employers are legally mandated to provide equal opportunity in hiring. Business management software is used by many recruitment agencies to automate the testing process. Many recruiters and agencies are using an applicant tracking system to perform many of the filtering tasks, along with software tools for psychometric testing (Alfus, 2000).

2.3.6.4 On boarding

"On boarding" is a term which describes the process of helping new employees become productive members of an organization. A well-planned introduction helps new employees become fully operational quickly and is often integrated with a new company and environment. On boarding is included in the recruitment process for retention purposes. Many companies have on boarding campaigns in hopes to retain top talent that is new to the company; campaigns may last anywhere from 1 week to 6 months (Tong and Sivanand, 2004).

2.4 Internet Recruitment and Websites

Such sites have two main features: job boards and a resume/curriculum vitae (C.V) database. Job boards allow member companies to post job vacancies. Alternatively, candidates can upload a résumé to be included in searches by member companies. Fees are charged for job postings and access to search resumes. Since the late 1990s, the recruitment website has evolved to encompass end-to-end recruitment. Websites capture candidate details and then pool them in client accessed candidate management interfaces (also online). Key players in this sector provide e-recruitment software and services to organizations of all sizes and within numerous industry sectors, who want to e-enable entirely or partly their recruitment process in order to improve business performance (Baillie, 1996).

The online software provided by those who specialize in online recruitment helps organizations attract, test, recruit, employ and retain quality staff with a minimal amount of administration. Online recruitment websites can be very helpful to find candidates that are very actively looking for work and post their resumes online, but they will not attract the "passive" candidates who might respond favourably to an opportunity that is presented to them through other means. Also, some candidates who are actively looking to change jobs are hesitant to put their resumes on the job boards, for fear that their current companies, co-workers, customers or others might see their resumes (Alfus, 2000).

Job Search Engines

The emergence of meta-search engines allows job-seekers to search across multiple websites. Some of these new search engines index and list the advertisements of traditional job boards. These sites tend to aim for providing a "one-stop shop" for job-seekers. However, there are many other job search engines which index pages solely from employers' websites, choosing to bypass traditional job boards entirely. These vertical search engines allow job-seekers to find new positions that may not be advertised on traditional job boards, and online (Feldman and Klaas, 2002).

2.5 Purpose and Importance of Recruitment

Burke (1998) and Alfus (2000), the HR professionals handling the recruitment function of the organization are constantly facing new challenges. The biggest challenge for such professionals is to source or recruit the best people or potential candidate for the organization. In the last few years, the job market has undergone some fundamental changes in terms of technologies, sources of recruitment, competition in the market, et cetera. In an already saturated job market, where the practices like poaching and raiding are gaining momentum, HR professionals are constantly facing new challenges in one of their most important function- recruitment. They have to face and conquer various challenges to find the best candidates for their organizations. The major challenges faced by the HR in recruitment include:

Adaptability to globalization: The HR professionals are expected and required to keep in tune with the changing times, i.e. the changes taking place across the globe. HR should maintain the timeliness of the process

Lack of motivation: Recruitment is considered to be a thankless job. Even if the organization is achieving results, HR department or professionals are not thanked for recruiting the right employees and performers.

Process analysis: The immediacy and speed of the recruitment process are the main concerns of the HR in recruitment. The process should be flexible, adaptive and responsive to the immediate requirements. The recruitment process should also be cost effective.

Strategic prioritization: The emerging new systems are both an opportunity as well as a challenge for the HR professionals. Therefore, reviewing staffing needs and prioritizing the tasks to meet the changes in the market has become a challenge for the recruitment professionals.

Low highly talented workforce: The number of highly talented professionals is sometimes less; and all the big multinational companies try to attract these people with high salaries and incentives. There is a tough competition among these companies to get these candidates on their roles. These days, it's not just salaries which will pull the candidate in but various factors like brand, culture, location, job security, reputation of the company and the likes play major roles in recruiting a talented professional from elsewhere.

Lack of organic growth in the business: Banks and brokerage firms normally find it easier to cut a check and bring over the competition by poaching than to hire new individuals and grow the business that way where the success rate of new employee is smaller.

Poaching or “buying talent”: Rather than developing new talents, poaching is rather the latest mantra being followed by the organizations today. Poaching means employing a competent and experienced person already working with another reputed company in the same or different

industry; the organization might be a competitor in the industry. A company can attract talent from another firm by offering attractive pay packages and other terms and conditions, better than the current employer of the candidate. But it is seen as an unethical practice and not openly talked about. Indian software and the retail sector are the sectors facing the most severe brunt of poaching today. It has become a challenge for human resource managers to face and tackle poaching, as it weakens the competitive strength of the firm.

Another challenge which recruitment faces lies in the fact that owners and managers of recruitment firms have inadequate expertise to screen and recruit talented staff for their clients. The percentage of recruiters within the financial industry who have no interview training is quite simply staggering. It is worth mentioning that in order to fully overcome these challenges, firms will have to invest more in sending their employees on training courses and short programs for upgrade.

The rising cost of recruiting staff also constitutes a significant portion of the challenges the banking industry recruitment is facing. Firms will have to start creating effective measures through which these costs can be reduced. Outsourcing firms can assist banks with this. The outsourcing firms help the organization by the initial screening of the candidates according to the needs of the organization and creating a suitable pool of talent for the final selection by the organization. Outsourcing firms develop their human resource pool by employing people for them and make available personnel to various companies as per their needs. In turn, the outsourcing firms or the intermediaries charge the organizations for their services.

CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANISATIONAL PROFILE

3.0 Introduction

The purpose of this chapter is to come out with the various processes involved in collecting the data. In order to come out with a well-organized and widely accepted research findings, then the various methods and techniques used in conducting the research must succinctly be clarified. This chapter emphasizes the target population, the choice of case study area, the sample and sampling procedure, the research instrument, the data collection procedure, the method used in analyzing or estimating the data, and the problems (or limitations) associated with the data collection process. Finally, the profile of Asokore Rural Bank Limited and Zenith Bank Plc. has also been covered in this chapter.

3.1 Research design

The research methodology comprises the research design using both qualitative and quantitative techniques, population, sampling procedure and sample size. Because of the behavioural and attitudinal traits associated with recruitment and selection, descriptive survey was employed in this research. According to (Bashiru Imoro, 2006) research design is the overall plan for relating conceptual research problem to relevant and practical empirical research. The quality of empirical research is greatly influenced by the underlying research design. The researcher used

primary and secondary sources of data in carrying out the research. A descriptive survey was considered appropriate for the current study because it allowed the use of questionnaire/interview schedule to seek for in-depth information from selected management personnel of Zenith Bank plc and Asokore Rural Bank Limited. Statistical Packages for Social Sciences (SPSS) software was used to organize the data while descriptive statistics was used to discuss the results produced.

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3.2 Sample size and Sampling Techniques

The population from which my sample was picked for this study included all staff of the two selected institutions; Zenith Bank plc and Asokore Rural Bank Limited. This was narrowed to twenty five (25) senior management personnel and all staff under the HR department, each for Zenith Bank plc and Asokore Rural Bank Limited.

Table 3.1 Distribution of respondent from the selected banks and positions held

Positions	Respondent
HR manager	2
HR staff (senior)	14
Operations Manager	2
Operations staff (senior)	8
Marketing Manager	2
Marketing staff (senior)	7
Branches Manager	2
Finance Manager	2
Account analyst	3
Accountant	2
General Manager	4
Total	50

Source: Field data, 2012

With this, the questionnaire was filled by the management and all HR department staff, making a representation of the entire population of the two banks' branches within Kumasi. In all, a sample size of fifty (50) management and all HR department staff were selected in the two case studies. The researcher employed both probability and non-probability sampling technique. Non-probability sampling technique (purposive sampling) was used to select the various respondents deemed to be knowledgeable about the information needed. This purposive sampling technique was used because of the need to get vibrant respondents with the right information for the study. The purposive sampling technique was used specifically to target the senior management personnel and HR department personnel for interviewing and administering of questionnaires. Simple random Sampling (probability sampling) was used to determine respondents from among the senior management personnel from within the six identical functional departments of the selected banks.

3.3 Methods of data collection

Data for the study were collected from both primary and secondary literature sources. The primary data was sourced using questionnaire and personal interview. The questionnaire was designed and administered to selected senior management personnel and all HR department personnel in the two banks under study. Interviews were also conducted with key personnel to obtain detail information. A combination of these methods according to Tones and Tilford, (1994) is very useful as they complement each other's strengths and weakness. The questionnaires had two broad sections; the first part covered general issues or demographic

information about the respondents while part two covered the recruitment and selection issues. The use of questionnaires was useful as they permitted anonymity and produces higher response rate. Separate interviews were also conducted with some management personnel who were willing to provide in depth information on key issues of importance and also for clarifications.

The researcher presented introductory letter and student identity card where necessary to the authorities of selected banks to prove my identity and clarify the purpose of the study. The questionnaire schedules were hand delivered by the researcher to the respondents. The researcher went to the workplaces of the respondents and made clarifications where necessary. Face to face interviews were also conducted for convenience with some key personnel to gather additional information at places and times of convenience provided.

3.4 Sources of data

The relevant data for the study were collected from both primary and secondary sources.

3.4.1 Primary data

According to Saunders et al (2005), primary literature sources are the first occurrences of a piece of work. They include published sources such as reports and some central and local government publication such as white papers and planning documents. In my work, the primary data was in the form of questionnaire and personal interview designed and administered to selected senior management personnel and all HR department personnel in the two banks under study.

3.4.2 Secondary data

Secondary literature source according to Sauders et al (2003) are sources such as books and journals are subsequent publication of primary literature. The secondary sources were obtained from textbooks, end of year journals, bank annual report and industry analysis offered by media and web sites on the internet. Secondary data for the research were also gathered from the use of other research books, journals newspapers as well as the use of information sourced from the internet.

3.5 Method of Data Analysis/Statistical Procedure

Data analysis is a critical and careful examination of material or data in order to understand its parts, and the relationship between variables and to discover its trends. (Andani and Abubakari, 2003). Both quantitative and qualitative methods were employed in the analysis of data of the study, nonetheless qualitative analysis dominated. For the analysis, Statistical Package for Social Sciences (SPSS) was used while discussion was done descriptively. Frequency distributions and percentages are generated and discussed.

3.6 Organisational Profiles of the case study organisations

3.6.1 Overview of Zenith Bank Ghana plc.

Zenith Bank plc is a Nigeria-based commercial bank engaged in the provision of products and services to corporate, commercial and individual customers. Its offerings include savings and

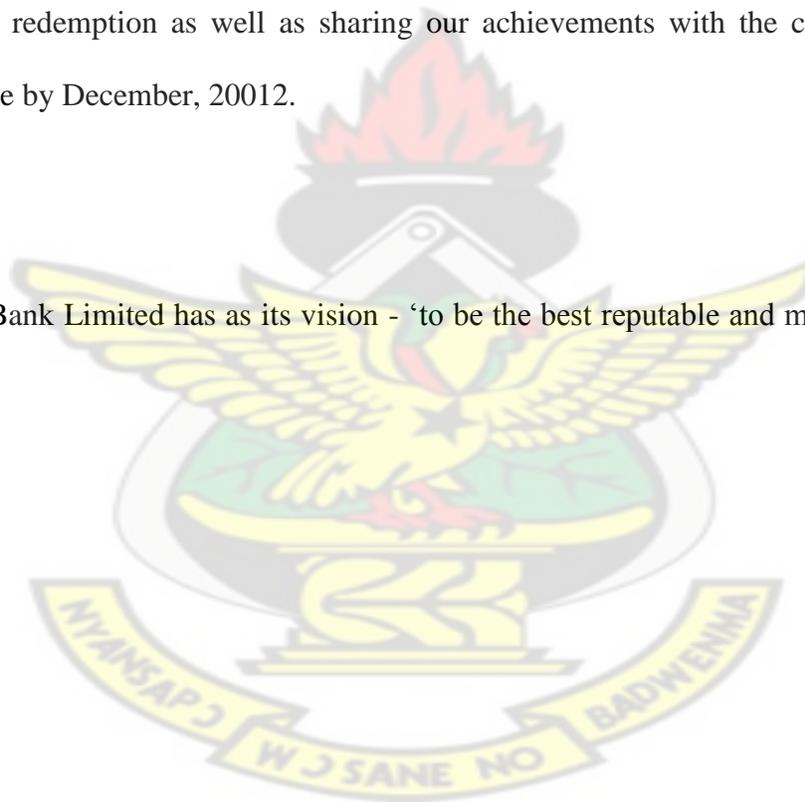
current accounts, treasury and financing services, investment banking, mortgage loans, trade financing, fund management and investment advisory, import and export finance, and cash and liquidity management services to the wholesale and retail market, among others. In addition, various types of credit and debit cards, Internet and telephone banking, as well as money transfer services are offered to the customers. The Bank is currently one of the most capitalised and third most profitable bank in Nigeria with total assets plus contingents of N370.72 billion and a profit before tax of N9.1 billion. The bank's main customer delivery channel remains its network of 95 branches located in business districts across Nigeria with on-line, real-time facilities. The bank is currently expanding overseas in line with its vision of becoming an international banking franchise. This expansion commenced with the establishment of Zenith Bank (Ghana) Limited and other overseas subsidiaries. The Bank has 10 other subsidiary companies namely, Zenith Securities Limited, Zenith General Insurance Company Limited, Zenith Bank (Sierra Leone) Limited, Zenith Pension Custodian Limited, Zenith Bank (UK) Limited, Zenith Capital Limited, Zenith Registrars Limited, Zenith Medicare Limited, Zenith Trustees Limited and Zenith Life Assurance Company Limited. Zenith Bank (GH) Limited is a member of the Zenith Bank Group. The bank was incorporated in April 2005, licensed by the Bank of Ghana on 13th September 2005 and commenced business on 16th September, 2005. The bank presently has sixteen branches across the country for which the Adum, Kumasi branch from which this research resonates is a member.

3.6.2 Company profile- Asokore Rural Bank Limited

Asokore Rural Bank Limited was incorporated by shares on 13th March, 1986, with banking operations commencing on 17th September, 1986. The bank has its head office located at Asokore in the Asawasi District with three operational agencies at Asokore, Aboabo and Sewaba all in the Ashanti Region. The bank is amongst the best 6 Rural Banks in Ashanti by being more customer friendly, efficient and more viable through enhanced operating environment, well trained, motivated, skillful, competent and contended staff, re-packaging and introduction of new products, image redemption as well as sharing our achievements with the community within which we operate by December, 20012.

Vision

Asokore Rural Bank Limited has as its vision - 'to be the best reputable and most reliable Rural Bank in Ghana'.



CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter deals with the analysis and discussion of results. The analysis was based on data gathered from the questionnaires administered as well as interview and literature on the assessment of recruitment and selection practices among banks in Ghana. The data collected were edited in order to help identify omissions and to correct errors where necessary. The questionnaires were coded, after which the variables were given sequential numbers and were categorised such that, items and responses measuring the same concept were grouped together. Frequency counts of each category was done and presented in tabular forms where necessary to show frequency and percentage distributions of the trend of responses through the use of Statistical Package for Social Sciences (SPSS). Questionnaire was administered to 50 senior management personnel and HR department staff at the selected banks; all respondents completed and returned it yielding a 100% response rate. The results of the study covers the demographic characteristics of the respondents, the role of the HRM department, the socio-economic factors that affect the recruitment and selection process as well as the effect of the recruitment and selection procedure on the employee performance. First, a brief description of the demographic characteristics of the respondents has been presented.

4.1 Demographic Information

This section of the study presents the results and discussion on demographic findings. Since research comprised more of qualitative or descriptive element, the researcher made use of categorization of data collected under suitable headings in both tabular and diagrams to show flow of information. The demographic characteristics of the respondents include age distribution, gender distribution, level of education, major occupation, marital status, number of years of working experience and departmental distribution.

4.2.1 Age distribution of respondents

According to table 4.1.1 and figure 4.1.1, 31 respondents representing 62 percent of the respondents are aged between 31-40 years, while 7 and 8 respondents representing 14 and 16 percent are aged between 25-30 and 41-60 years respectively. Only 2 respondents representing 4 percent are aged more than 60 years. Over all, more than 80 percent aged above 31 years.

Table 4.1.1 Age distribution

Age	Frequency	Percent
Below 25	2	4.0
25-30	7	14.0
31-40	31	62.0
41-60	8	16.0
Above 60	2	4.0
Total	50	100.0

Source: Field Survey Data, 2012

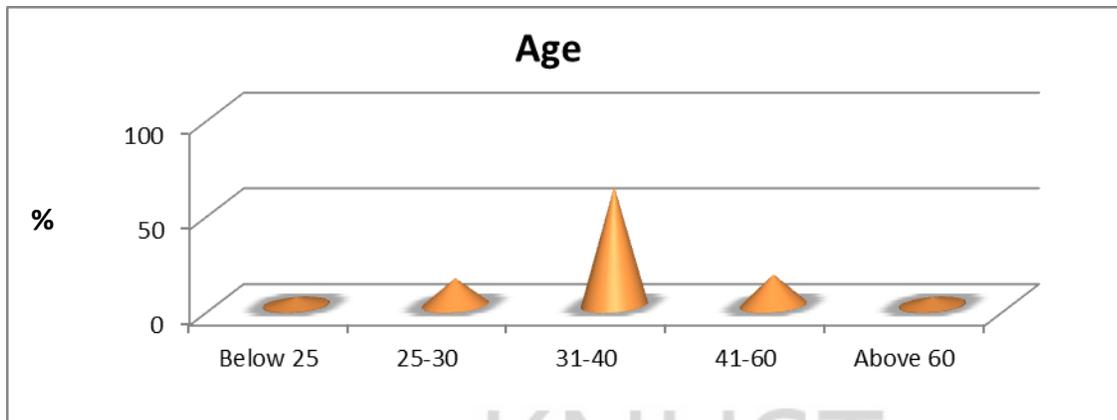


Figure 4.1.1 Age distribution of respondents

Source: Field Survey Data, 2012

4.1.2 Gender of respondents

From the result in figure 4.1.2, 74 percent of the respondents are males while 26 percent are females. The sample consisting of senior management personnel and HR department personnel constitutes a greater proportion of males than females. This confirms the established notion that top management in Ghana business comprises mostly men.

Table 4.1.2 Gender Distribution

Gender	Freq.	Percentage
Male	37	74.0
Female	13	26.0
Total	50	100.0

Source: Field Survey Data, 2012

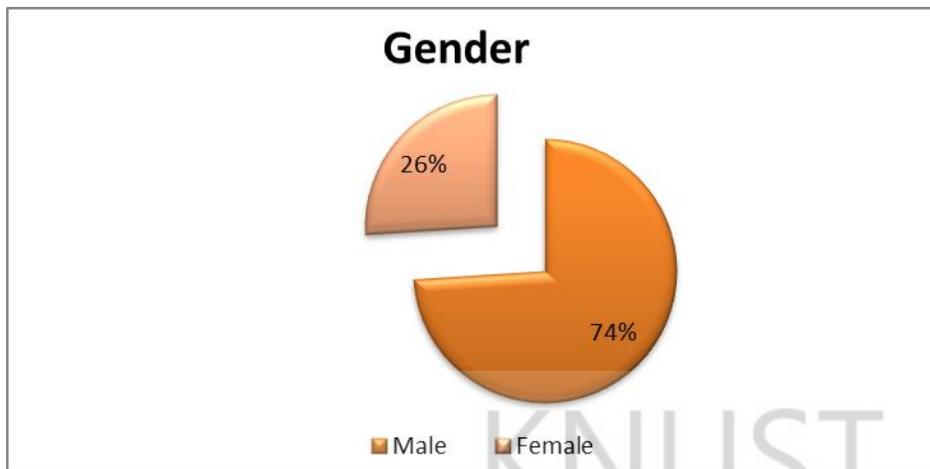


Figure 4.1.2 Gender Distribution

Source: Field Survey Data, 2012

4.1.3 Educational status

Table 4.1.3 Educational status

Educational status	Frequency	Percent
SHS	1	2.0
Banking College	5	10.0
Degree	12	24.0
Master's degree	32	64.0
Total	50	100.0

Source: Field Survey Data, 2012

Table 4.1.3 and figure 4.1.3 shows that the most common educational status attained by the respondents which consist of a majority senior management personnel is master's degree. This represents 64 percent of the respondents interviewed. This is followed by a 24 percent degree holder and 10 percent Banking College graduate fractions respectively. Only 1 respondent had a Senior High School highest educational background.

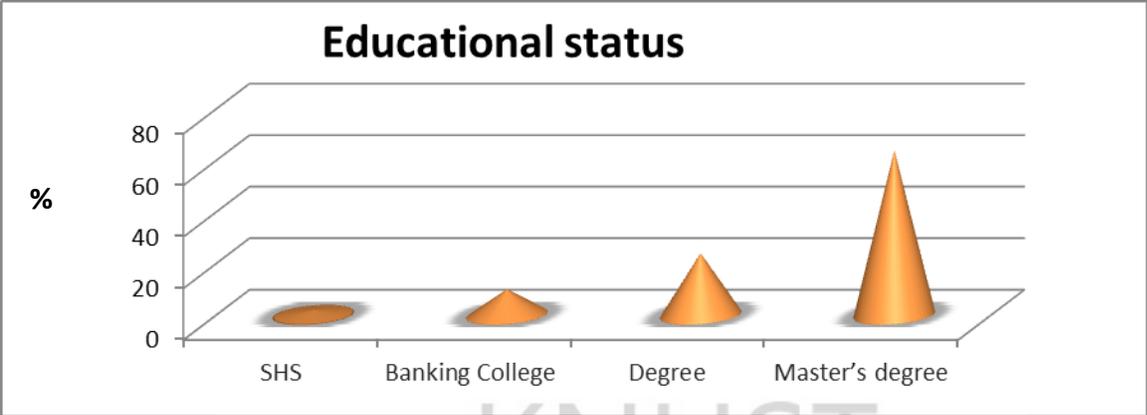


Figure 4.1.3 Educational status

Source: Field Survey Data, 2012

4.1.4 Marital Status

Table 4.1.4 Marital Status

Marital Status	Frequency	Percent
Married	28	56.0
Single	15	30.0
Divorced	4	8.0
Separated	3	6.0
Total	50	100.0

Source: Field Survey Data, 2012

According to table and figure 4.1.4, 28 respondents representing percent of the respondents are married, 15 respondents representing 30 percent are single while 4 and 3 respondents are divorced and separated respectively.

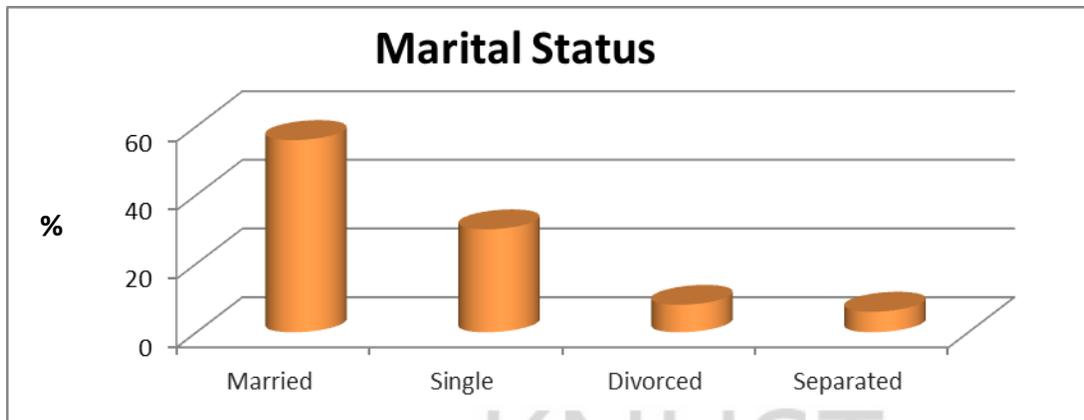


Figure 4.1.4 Marital Status

Source: Field Survey Data, 2012

4.1.5 Work Experience

Table 4.1.5 Work Experience

Work Experience	Frequency	Percent
1 – 3	15	30
4 – 6	10	20
7 – 10	14	28
Above 10	11	22
Total	50	100.0

Source: Field Survey Data, 2012

From the results in the figure and diagram below, of the 50 respondents 30, 28, 22 and 20 percent have 1-3 years, 7-10 years, more than 10 years and 4-6 years working experience respectively.



Figure 4.1.5 Work Experience

Source: Field Survey Data, 2012

4.1.6 Departmental Distribution

From the department distribution in figure 4.1.6 below, Human Resource department recorded the largest number of respondent, 16 representing 32 percent. This is followed by the Operations Management with 10 respondents, Marketing department with 9 respondents while the Branches out department had only 2 managers feature in the research thesis.

Table 4.1.6 Departmental Distribution

Department	Frequency	Percent
HR	16	32
Operations	10	20
Marketing	9	18
Branches	2	4
Finance	9	18
General Management	4	8
Total	50	100

Source: Field Survey Data, 2012

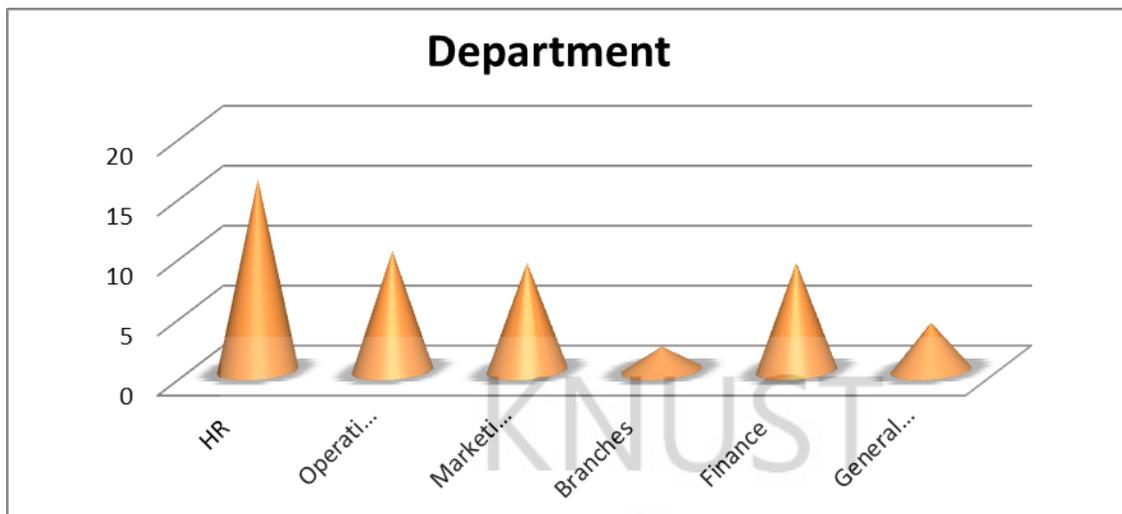


Figure 4.1.6 Departmental Distribution

Source: Field Survey Data, 2012

4.2 The Role of the HRM Department

The HRM Department plays a leading role in developing and implementing policies and procedures to support the effective management of employees, spanning across employee entry and exit, with the view to ensuring achievement of the bank's overall objectives. This department is responsible for the management of the most important assets of the bank, namely, the people. Its objectives include ensuring that the highest caliber of professionals are employed, meeting the training and development needs of staff, putting in place a succession plan for the bank, and ensuring that job objectives for staff are in place at the beginning of the year. However, this department is often not centralized in most multinational banks for which Zenith is not an exception.

From the results, the HR activities performed by their HR departments include but not limited to the following;

- Manages the resourcing needs of the business by facilitating the recruitment and selection process in line with the bank's resourcing policy;
- Facilitates the annual appraisal process, talent management and succession planning to ensure effective development, utilization and reward of employees;
- Manages the employee relation environment through regular engagement with the unions in areas of negotiation (collective bargaining) of salary, conditions of service, communication of business information to staff, etc;
- Provides advice and guidance to line managers in all areas of people management such as discipline and grievance, performance, transfers, sickness and absences, leave management, etc;
- Support strategic business projects by handling all people related issues which may arise from recruitment through to redundancy, reported the head of operations at Asokore Rural Bank Limited; and
- Provides administrative and welfare support in diverse ways including payroll, staff record management, MIS, processing of employee claims, exit and bereavement support.

4.3 Factors affecting recruitment and selection in Zenith Bank plc and Asokore Rural Bank Limited

The recruitment function of the organization is affected and governed by a mix of various internal and external forces. The internal forces or factors are the factors that can be controlled by the organization. And the external factors are those factors which cannot be controlled by the organization. For this objective, the respondents were asked to select by way of ranking from among the written options factors that affect the recruitment and selection procedure. From the results, the factors that affect recruitment and selection at the two selected banks under study are; qualification, work experience, projects handled, personality, computer skills, communication skills, aptitude, negotiation and team work. This is presented in figures 4.3.1 and 4.3.2 below.

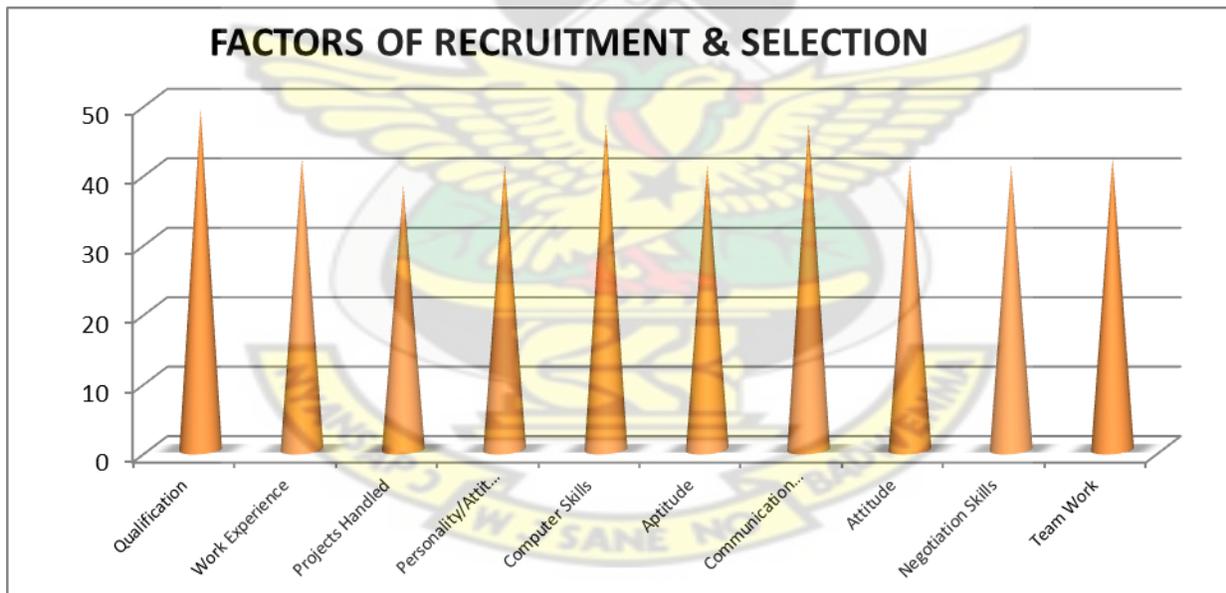


Figure 4.3.a: Factors of Recruitment and Selection at Zenith bank plc. and Asokore Rural Bank Ltd.

Source: Field Survey Data, 2012

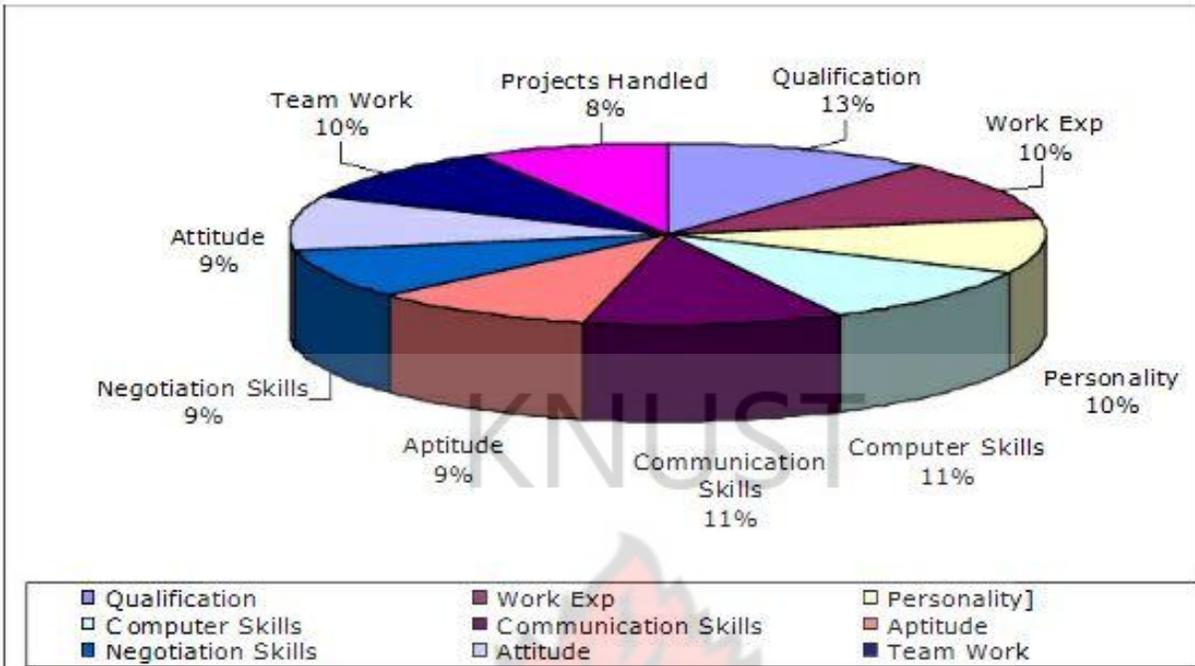


Figure 4.3.b: Pie Diagram of the Factors affecting Recruitment and Selection

Source: Field Survey Data, 2012

From the results, qualification is the most important factor considered in recruitment process, weighted 13 percent. This is followed by computer skills and communication skills with 11 percent each, while work experience, personality and team work follow with the project handled experience being the least factored with 8 percent.

Qualification: Professional certification, or professional designation, often called simply certification or qualification, is a designation earned by a person to assure that he/she is qualified to perform a job or task. If a demonstration of ability or knowledge is required by law before being allowed to perform a task or job, this is referred to as licensure. ‘Some recruiters press for this when the vacant position requires expertise in the field’, reported the HRM for Zenith bank plc.

Computer Skills: Computer skills refer to one's ability to utilize the software and sometimes hardware of a computer. Both the HRM and head of operations at Zenith bank plc. noted that, banking in the twenty-first century is fraught with modern day I.T sophistication which is constantly changing. Success at recruitment/selection, sustainability and retention of employees in the banking front currently requires continuous I.T skills upgrade. The key skills include:

- Basic computer skills.
- Knowing how to switch on/off the computer.
- Being able to use a mouse to interact with elements on the screen.
- Being able to use the computer keyboard
- Being able to use the basic MS-Office package.
- Being able to use intranet, internet and any other modern software required for banking business.

Communication Skills: For a team to work effectively it is essential that team members acquire communication skills and use effective communication channels between one another. E.g. using email, viral communication, group meetings, video conference calls and so on. This will enable team members of the group to work together and achieve the team's purpose and goals.

Team Work: Team work is the concept of people working together cooperatively. Projects often require that work together to accomplish a common goal; therefore, team work is an important factor in most organizations. Effective collaborative skills are necessary to work well in a team environment. Many businesses attempt to enhance their employee's collaborative efforts through workshops and cross-training to help people effectively work together and accomplish shared

goals. The old structures are being reformed. As organizations seek to become more flexible in the face of rapid environment change and more responsive to the needs of customers, they are experimenting with new, team-based structures.

Work Experience and Projects Handled: Because employers are looking to recruit applicants who have some knowledge of the world of work, work related learning can be gained from a variety of work experience opportunities, which can variously be described as:

National Service - a year's voluntary service and job preparation undertaken by students upon graduation.

Sandwich placements - an assessed paid work which is part of a student's course. It is often of one year's duration.

Work-based project - a specific piece of assessed work for a course, undertaken at an employer's premises.

Work placement - a period of work-experience, which can be paid or unpaid, and is part of a course of study. This can be arranged through your university with an employer or by yourself and is for an agreed period of time.

Voluntary work - any type of work undertaken for no payment, usually outside of your course and in your spare time. Whatever the size or capabilities of your organization you could reap the benefits from taking students on work-experience. Students can offer many qualities to your organization and can offer fresh new ideas or develop projects that the company just hasn't had time to carry out.

Personality: The personality factor is in fact considered very important while evaluating any candidate. This factor is because of the fact that more and more companies are strengthening

their services components. In this, the HR professional has to keep some fixed criteria in mind while selecting the right candidate for any given job.

Negotiation: Broadly speaking, negotiation is an interaction of influences. Such interactions, for example, include the process of resolving disputes, agreeing upon courses of action, bargaining for individual or collective advantage, or crafting outcomes to satisfy various interests. Negotiation is thus a form of alternative dispute resolution. A senior HR staff at Asokore Rural bank Limited stated that, this negotiation skill is normally observed among employees of the bank who are potential candidate for vacant positions that may be due.

Attitude: When it comes to Human Resource Management and recruiting, in recent years hire for attitude has become a well-known mantra. Several commercial tests such as the LAB Profile are sometimes required by employers to prove ones soundness. In fact nowhere is your positive attitude more required and appreciated by other than in your workplace. There are sound reasons for this: about 30% of an employee's working hours are spent at the workplace. Without some positive people around, this time could become very troublesome.

4.4.0 Effect of the recruitment and selection on performance of Zenith Bank plc and Asokore Rural Bank Limited

Recruitment is concerned with finding the right applicants. It involves going out into the labour market, communicating opportunities and information and seek response from suitable candidates. Practically, recruitment is made of analyzing the job (job analysis), drawing up job

description, and then deciding on the type of person required. The researcher found out that management of both Zenith Bank plc and Asokore Rural Bank Limited practice both internal and external applicant recruitment. However none of the two banks contract third-parties for the purposes of recruitment and selection. Two main recruitments are embarked on within the year; namely the major and minor recruitment.

The banks under study advertise jobs in several ways but the most common is through the print media and the internet while recruitment and selection process varies depending on the job available. The HR department first looks at its internal talent plan to fill a vacancy. According to the HRMs for both Zenith Bank plc. and Asokore Rural Bank Limited, this put confidence in employees of the banks of the banks continuous engagement, carrier progression and promotion. This is a process that lists current employees looking for a move, either at the same level or on promotion. If there are no suitable employees on the internal management development programme, it goes ahead to advertises the vacancies on its website and other open source recruitment websites for normally 1-2 weeks.

For major recruitment, applications are made online or otherwise stated, attaching a curriculum vitae (C.V) and or cover letter in the process. Selection involves choosing the most suitable people from those that apply for a vacancy, whilst keeping to employment laws and regulations. Screening candidates is a very important part of the selection process. This ensures that those selected for interview have the best fit with the job requirements. In the first stages of screening, personnel look carefully at each applicant's C.V. The C.V summarises the candidate's education and job history to date. A well-written and positive CV helps to assess whether an applicant matches the person specification for the job. Following this, selected applicants are called up for

aptitude testing and subsequent interviews. A second interview is organised for selected applicants. Successful applicants are finally given various exercises, including team-working activities or problem solving exercises. These involve examples of problems they might have to deal with at work. Line managers for the job on offer take part here to make sure that the candidate fits the job requirements, reported the HRM for Zenith bank plc. Eventual employees are selected at this stage for a six-week training and job support.

It is however worth noting that, the process to select internal applicant for management positions involves a simple three-stage process of screening, interview and assessment. This is preceded by training and carrier development. Also the Operations Manager for Zenith bank plc. stated that, whenever there is a critical vacancy that needs immediate replacement, the HRM at the respective branch organises a counter recruitment; this usually follows a one-stage interview or two, after which a formal report is dispatched to the head office for formal approval.

4.4.1 Effect of Recruitment Preference between Internal and External applicants on Performance

It is evident from the interviews with the two general managers and HRMs of the two banks that, internal employees are always considered before the external applicants; this giving preference to internal employee candidate over the external counterpart. Vacancy is first advertised throughout the branches of the bank; where it is pasted on the company's monthly/quarterly job-sheet or on the company intranet. The reasons cited for this priority include:

- Internal employee's saves considerable time and cost in recruitment and selection;

- Internal recruitment reduces labour turn-over since it motivates the existing employee to stay longer with their organization. Labour turnover is the rate at which employees leave employment and their replacement;
- These employees are already familiar with the other members and processes in the organization;
- The culture of the organization is understood by these individual; and
- It illustrates the organization’s commitment to encouraging the staff.

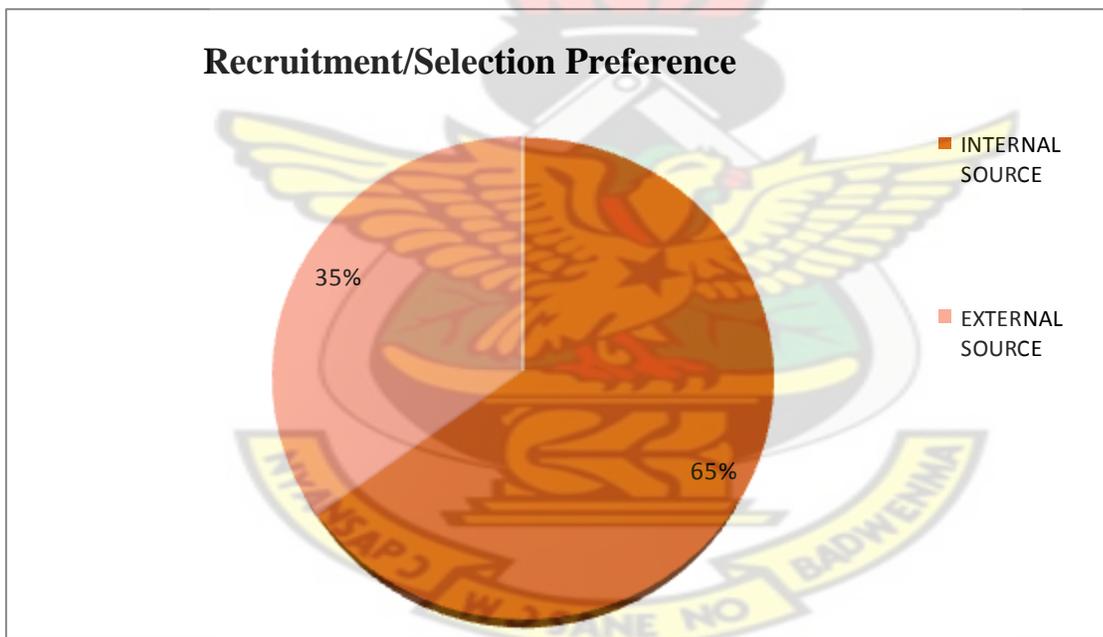


Figure 4.5.1 Recruitment/Selection Preference by Zenith Bank plc and Asokore Rural Bank Limited

Source: Field Survey Data, 2012

Figure 4.5.1 present the pie-diagram of the recruitment/selection preference by Zenith Bank plc and Asokore Rural Bank Limited for internal and external applicants from 2009-2011. From the

analysis of data, out of the total 37 people that have been recruited to various positions in the banks over the past three years, 13 people representing 35% were external applicant while 24 people representing 65% were recruited internally. These internally recruited applicants include; present employees, referred employees, former employees and previous employees. This confirms literature by Burke (1998) that both banks and brokerage firms have penchant for internal applicants and poached employees than recruiting, growing and developing new graduate.

For financial institutions the key driver of growth is maintaining high levels of customer satisfaction. From management perspective, effective recruitment and selection processes is deemed necessary to provide the desired personals. Employing the best people to fill job vacancies can lead to better service delivery, greater productivity and a more motivated workforce. It would not be able to deliver its award winning customer service without having the right employees. Effective recruitment should thus lead to low labour turnover if workers stay in post longer. This results in a more experienced workforce and reduces future costs of recruiting and training replacement staff. For this reason, both recruiters and employment teams at Asokore Rural Bank Limited and Zenith Bank look for candidates who exhibit the desire to commit to the bank for a reasonable period.

Employee retention is important to the banks because of the cost involvement in hiring and training employee, as well as business continuity. A good recruitment and selection process eliminates applicants whose work history and intent do not reflect the desire to remain with the bank for more than the average length of time required. This is one key reason why they consider internal applicant before the external counterpart. However, commitment to the job is not the

only primer reported, other factors considered includes turnover rate, job performance and employee engagement, reported by the HRM department for both banks.

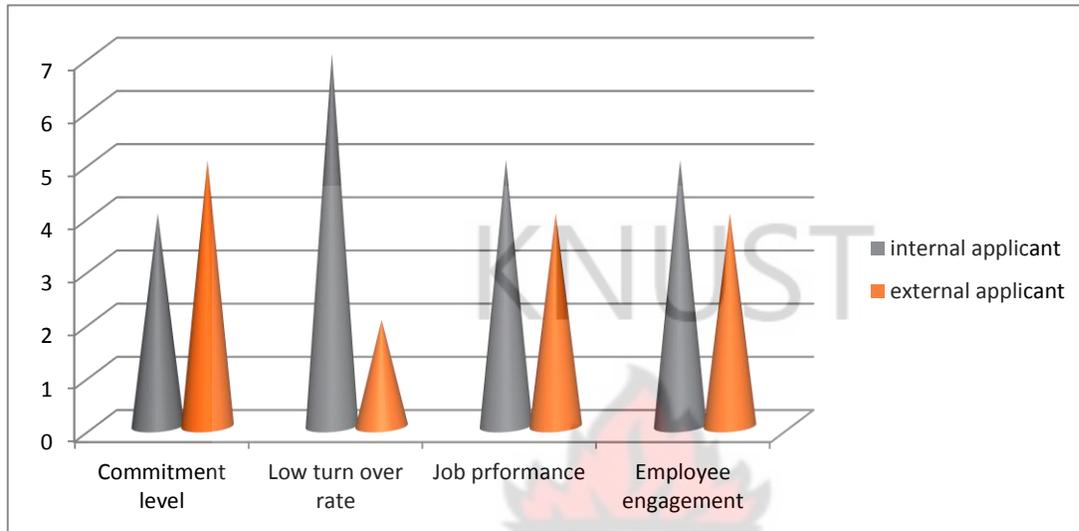


Figure 4.5.2: Effect of Recruitment for Internal and External applicants on Performance at Zenith Bank plc. and Asokore Rural Bank Ltd

Source: Field Survey Data, 2012

From the results, it is worth reporting that employee engagement after selection varies amongst internal and external employee. On a scale ranging from 0-7, while the commitment level of externally recruitment employees was reported on the average to be 5 that for internally employees stood at 4. The HRM head at Zenith explained that, the enthusiasm, motivation and level of commitment employees' exhibit in the performance of their job duties changes, especially after the first quarter in the office. Hence, internally recruited staff tends to have lower commitment as the number years worked increases. This confirms the assertion by Dash (1999) that job commitment among middle class finance institutions employee is questionable.

Turnover is the ratio of the number of workers that had to be replaced in a given time period to the average number of workers. It measures the rate at which employees of the bank leave. On the scale of 0-7, the turnover for internally recruited personnel is pegged high at 7 while that for the externally recruited counterpart is at 2. High turnover is another sign of an ineffective recruitment and selection process. This is because high turnovers defeat the very purpose of recruitment and selection. Candidates whose work history indicates they have been involuntarily terminated from several jobs are easy for recruiters to identify and avoid. However, recruiters cannot pinpoint the signs that applicants prone to job hopping or less committed to staying with the company for a reasonable period. This is particularly difficult to find for the internally recruited employee. The reasons accounting for this include 'the will to succeed' and adherence to target schedules as set by supervisors while complacency, inbreeding and familiarity characterize the internally recruited counterpart.

The internally recruitment employee nonetheless has a better on-the-job performance and job engagement than the externally recruited personnel. The internally recruited employee had a score of 5 each here as against 4 each for the externally recruited personnel. Hence, the internally recruited personals who are the first choice preference for job openings/vacancies are good on the job but tend to have high turnover with time. In this light, a poorly designed or executed selection processes will generally fail to identify the right persons for the job, resulting in missed opportunities or delays in accomplishing the mission of the bank.

Finally, the HRMs for both banks reports of effect of the Board of Directors in the selection process. The Asokore Rural Bank Limited HRM emphasized that, some membership of the

board ‘push’ for relatives to be selected. He said, ‘for the past years it has always been the tradition where applicants come with a signed note from bank’s BoD’. These applicants often do not meet the minimum criteria for the position; resulting in poor performance issues. However, the Operations Manager for Zenith Bank plc was quick to comment that ‘when too many internal applicants are promoted to higher ranks, it promotes organizational inbreeding where vacancies are constantly filled from within the organization since no new persons are brought in from outside the organization. This results in the possibility of overlooking better qualified and potential external candidate since applications would be limited to only staff. This adversely affects organisational efficiency and growth’.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter presents the summary of results, conclusion and recommendations on the recruitment and selection practices in the banking front, this case, a study of Asokore Rural Bank Limited and Zenith Bank Plc.

5.1 Summary of findings

5.1.1 Role of HR department in the recruitment and selection process at Asokore Rural Bank Limited and Zenith Bank Plc.

This study establishes the recruitment and selection practices in the banking front. The focus was on Asokore Rural Bank Limited and Zenith Bank Plc. The study sought to reveal; the recruitment and selection practices the selected companies had used in employing staff, the factors that affect the recruitment and selection as well as the effect of recruitment and selection practices on employee performance.

From the results, the HRM Department is responsible for the management of the most important assets of the bank, the work force. It ensures that, the highest caliber of professionals are employed, meeting the training and development needs of staff, putting in place a succession plan for the bank, and ensuring that job objectives for staff are in place at the beginning of the year. It also manages the resourcing needs of the business by facilitating the recruitment and

selection process, manages employee relation environment while providing advice and guidance to line managers in all areas of people management.

5.1.2 Factors affecting the recruitment and selection process at Asokore Rural Bank Limited and Zenith Bank Plc.

From the results on factors affecting the recruitment and selection process in figure 4.3a and 4.3b, it was found that; qualification, work experience, projects handled, personality, computer skills, communication skills, aptitude, negotiation and team work affects the recruitment and selection process. Qualification was deemed the most important factor considered in the recruitment process, having a 13% stake. This was followed by computer skills and communication skills with 11% stake each, while work experience, personality and team work follow with the project handled experience being the least factored with 8 % stake.

From figure 4.5.1, internal applicants had preference over external for recruitment in Asokore Rural Bank Limited and Zenith Bank Plc over the past three years. Of the total 37 personnel recruited, 24 people representing 65% were recruited internally while 13 people representing 35% were recruited from external applicants figure 4.5.1 These internally recruited applicants included; present employees, referred employees, former employees and previous employees.

5.1.3 Effect of the recruitment and selection on the employee performance

Furthermore, the results showed that employee retention is key to the business continuity and growth and hence the performance of the banks. This thus reflects in the recruitment and selection procedure, especially when the cost involvement in hiring and training new employee is

enormous. The recruitment and selection process at the selected banks thus eliminates applicants whose work history and intent do not reflect the desire to remain with the bank for more years. Other factors that was deemed important to performance in the recruitment and selection process included; turnover rate, job performance and employee engagement.

From figure 4.5.2, commitment level of externally recruitment employee was reported higher than that for internally employee which declines with time. Also, the turnover for internally recruited personnel was deemed higher than that for the externally recruited counterpart. High turnover is a sign of an ineffective recruitment and selection process. Nonetheless, the internally recruitment employee was deemed to have a better on-the-job performance and job engagement than the externally recruited personnel, considering the experience gained. Finally, the HRMs for both banks reports of effect of the Board of Directors in the selection process and hence on performance. They emphasized the persistent interferences from membership of the Board of Directors on the recruitment and selection of applicants.

5.2 Conclusion

From the ongoing discussions it is evident that the HR department plays the key role in developing and implementing policies and procedures to manage employees, spanning across entry to exit. The HR department is thus, an inseparable entity to the functioning of the banks, as it manages the single most important resource of the organization. This makes the HR department sensitive to the objectives of the bank, especially in the area of human resource growth and development. The success of any organisation depends on how effectively human

resources are managed and utilised. In today's highly complex and competitive situation, the choice of right personnel has far-reaching implications for the enterprise. Effective recruitment and selection methods benefit the organizations in numerous ways.

Also, the recruitment and selection process at the two selected banks under study is affected first of all, by the educational qualification of the applicants. This set the tone for the caliber of knowledge wanted in applicants and also makes the short-listing procedure easier. Educational qualification often has a link with the one's ability; hence a good qualification would mean a great score. Work experience, projects handled, personality, computer skills, communication skills, aptitude, negotiation and team work are the other factors the study shows is sought after by recruiters at Asokore Rural Bank Limited and Zenith Bank plc.

The selected banks basically engages two types of recruitment; major and minor recruitment. Major recruitment is done by the HR department at the head branch while the minor recruitment is done by the HR department of the local branch to cover emergencies. In both cases, the rationale is to attract the right standard of applicants to the vacancies using the laid down procedures. The key to successful recruitment is to ensure that the criteria of suitability are overt and relevant to the job itself. Once these criteria are agreed and shared it is possible to make more rational decisions about someone's suitability for a job, based on evidence rather than 'gut feeling' or instinct. Effective recruitment and selection should not be about the luck of the draw but a rather a result of the due process. Systematic planning and preparation is therefore key.

Maintaining a committed workforce with low turnover rate, good job performance and employee engagement is the aim of the banks under study. Employee retention is important to the banks,

thus the search for applicants whose work history and intent reflect the desire to remain with the bank. This is why recruiters consider internal applicant before the external counterpart; nonetheless, the turnover rate rises for internally employed personnel with time. Maintaining low turnover within an organization is the responsibility of recruiters and employment specialists whose duty is to identify candidates who appear more likely to perform well and remain stable knowing well the cost involvement in hiring and training employee. However, this is fraught with interferences from membership of the BODs. When the best people are finally selected to fill job vacancies, it leads to better service, greater productivity and a more motivated workforce.

5.3 Recommendations

5.3.1 Adoption of other methods or modern alternative recruiting techniques

The study revealed that applications were advertised/ invited only when vacancies existed. The researcher thus encourages the management of the banks, especially the HRM to consider other methods or modern alternatives in recruiting their employees. The researcher therefore suggests the following methods; casual application, where applicants write to the company speculatively, this saving time and money involved in a full-scale recruitment campaign and the cost involved in advertising. Recruitment consultants could also be contracted to help organize and select good employees to fill vacancies. Mass recruitment could also be undertaken periodically from the carrier advisory offices, labour department services, universities and colleges, professional associations and national service secretariat. These helps free up time for the HR department to concentrate more on strategic matters.

5.3.2 Establishment of a banking industry adjunct recruitment agency

From the results, it evident that the cost involvement in hiring and training new employee is enormous. The banking industry in general should thus, set up an adjunct recruitment agency that will train and make available qualified personnel for banking needs when vacancies become due. This also would reduce recruitment cost in the long–run as economies of scale would be attained.

5.3.3 Broaden advertising media to attract varied talents

Furthermore, advertising media should be broadened to attract varied talents for application and subsequent recruitment. Vacancies may thus be advertised in the national and or local press, professional or trade journals and possibly on local commercial radio and television as well. Advertising is very expensive so it is important to select media choice that cut-across to yield good results in a society where internet penetration is very low.

5.3.4 Training in foundation planning for conducting effective recruitment

It was revealed that, the recruiters sought for applicants with commitment while considering the job performance and turnover rate as well. The researcher therefore recommends the following complete, accurate and current position description foundation training for planning and conducting an effective recruitment so to select the right candidate. This is very necessary to arrive at the right man for the requisite vacant position.

This start with the development of a written job description, which clearly articulates the essential elements of the job, followed by establishing a valid, job-related criteria which are as

objective and measurable as possible. Next, find qualified and diverse applicants by casting the recruitment net far and wide using all available means. Evaluation of all applicants by the same criteria for internal employees and external applicants follows from this end. In this, pre-employment inquiries should be prohibited, be it for an internal applicant or otherwise. Recruiters should in this process stick to job-related questions for interview in order not to lose focus. Finally, documentation supporting all selection or rejection decisions should be retained for future purposes.

5.3.5 Serving Board of Directors with Job description

From the study, it was revealed that membership of the BOD persistently push for certain applicants to be employed beyond the criteria of the recruitment team; this influencing the whole recruitment and selection process. Management is thus urged to serve the BODs with job descriptions covering vacancies that become due so that unqualified applicants which may be introduced can be excluded from the preliminary stages as early as possible.

5.4 Suggestions for Further Research

The opportunities for further research that revealed itself from this study could be: to investigate the reasons for the high labour turnover among internally recruited employee as time elapses at Asokore Rural Bank Limited and Zenith Bank plc. The study also suggest to broaden the scope of this investigation to include other industries such as the beverage industry, telecommunication industry, pharmaceutical industry, petroleum industry as well as public services. Furthermore,

the research could be extended to other areas of the Ghanaian economy while also including studies on other departments of the banking sector since they equally impact on the growth, profitability and performance of the banks.

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Appendix 1

Questionnaire for Employees of Asokore Rural Bank Limited/ Zenith Bank Plc.

QUESTIONNAIRE

This questionnaire has been designed to solicit information for only academic purposes. This is to enable the researcher, John Owusu-Dapaah, a final year student of the Kwame Nkrumah University of Science and Technology, Kumasi Campus, complete his thesis on the topic; **AN ASSESSMENT OF RECRUITMENT AND SELECTION PRACTICES AMONG BANKS IN GHANA. A CASE STUDY OF ASOKORE RURAL BANK LIMITED AND ZENITH BANK PLC. IN THE KUMASI METROPOLIS**, in pursuance of Executive Master of Business Administration degree.

NB. All information given would be treated with utmost confidentiality. Thank you.

Please tick or mark where appropriate.

Name (optional):

SECTION A: DEMOGRAPHIC INFORMATION

1. How old are you (in years)?
 - A) Below 25 ()
 - B) 25 – 30 ()
 - C) 31 – 40 ()
 - D) 41 – 60 ()
 - E) Above 60 ()

2. Gender;
 - A) Male ()
 - B) Female ()

3. Educational level;
 - A) Senior High School ()
 - B) O/A Level ()

- C) Banking College
- D) First Degree
- E) Master's Degree
- F) Other (please specify):

4. Marital status;

- A) Married
- B) Single
- C) Divorced
- D) Separated

5. How long have you been working here?

- A) 1-3 years
- B) 4 - 6 years
- C) 7-10 years
- D) Above 10 years

6. Which is your department at the bank?

- A) HR
- B) Marketing
- C) Finance
- D) Operations
- E) Branches
- F) General Management

SECTION B: ROLE OF HRM DEPARTMENT IN RECRUITMENT/ SELECTION

7. What is your position at your bank?

- A) Management member
- B) Accounts Analyst
- C) I.T

- D) Senior Accountant
- E) HRM
- F) Other (specify):

8. Who is/are in charge of the recruitment and selection here at your bank?

- A) HR Manager(s)
- B) HR department
- C) Recruitment team
- D) All Managers
- E) Other:.....

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9.i. Are you aware or involved in the recruitment activities in your office?

- a) Yes
- b) No

9.ii. If yes, do you keep personal profile of each employee?

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.....

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.....

10. Have you had any form of training since you joined this bank?

- A) Yes
- B) No

11. How often do you have training of any form within the year?

- A) Only once
- B) Twice

- C) Several times ()
- D) Never ()

12. What were the objectives of the training?

- A) To help improve performance ()
- B) To acquire more skills ()
- C) Other please specify ()

KNUST

13. What methods are used for the facilitation?

- A) Seminar ()
- B) On-the-job training ()
- C) Understudy training ()
- D) Formal Lectures ()

14. Are you aware of any career development projections for you?

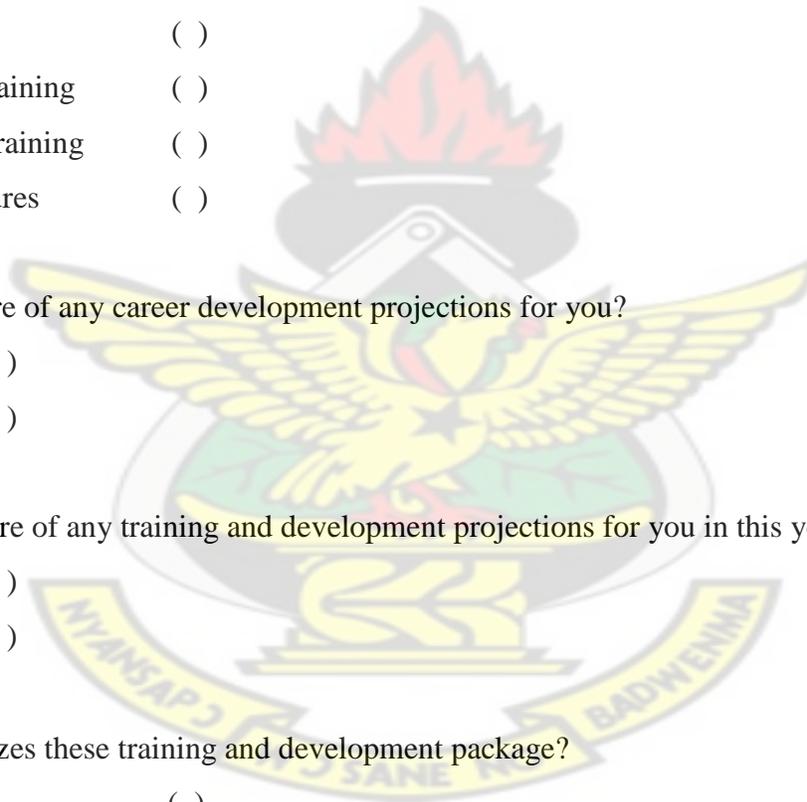
- A) Yes ()
- B) No ()

15. Are you aware of any training and development projections for you in this year?

- A) Yes ()
- B) No ()

16. Who organizes these training and development package?

- A) The HRM ()
- B) HR department ()
- C) General Manager ()
- D) External consultant ()
- E) Other (specify):.....



17. Aside keeping personal profile of each employee and training, please specify the other functions of the HR department?

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.....
.....

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C. FACTORS AFFECTING THE RECRUITMENT AND SELECTION PROCESS

18. Does your bank announce/advertises available vacancies?

- A)Yes ()
- B)No()

19. If yes, is it done internally or externally?

- A)Internal ()
- B)External ()
- C)Both()

20. If internal, what is the medium of your advertising?

- A) Print media ()
- B) Electronic ()
- C) Notices ()
- D) Word-of-mouth ()
- E) Others Specify.....

21. What times of the year are these advertisements normally done?

- A) End of year ()

26. Do you recruit at the branch level at your bank?

A) Yes ()

B) No ()

27.i What type of recruitment and selection is done at the branch level?

A) Major ()

B) Minor ()

C) Others (Specify):

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27.ii Any special rationale for the choice in Qs. 27.i?

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.....
.....
.....

28. Is there a laid down recruitment and selection procedure at your bank?

A) Yes ()

B) No ()

F) Other (Specify):

29. If yes, list the procedure in order for major a recruitment.

- A).....
- B).....
- C).....
- D).....
- E).....
- F).....
- G).....

Others:.....

30. In your recruitment and selection procedure, which of the following process apply.

- A) Online application ()
- B) Walk-in application ()
- C) C.V or Resume attachment ()
- D) Sorting of application ()
- E) Screening ()
- F) Provision of job description ()
- G) Aptitude testing ()
- H) Interviews ()
- I) Team work activities and ()
- J) Assessment ()
- K) Problem Solving exercises ()
- L) Group Dynamics ()
- M) Training ()
- N) Job Support ()

31. Kindly arrange the ticked/ selected itineraries in descending order.

- A.....
- B.....
- C.....
- D.....
- E.....
- F.....
- G.....
- H.....
- I.....
- J.....
- K.....
- L.....

M.....
N.....

32. Are there certain key element that you look out for in the applicant?

- A) Yes ()
- B) No ()
- C) Uncertain ()

33. If yes, can you kindly list them in order of importance.

A.....
B.....
C.....
D.....
F.....
G.....
H.....

34. What link does these trait has on employee performance?

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35. What have been the advantages of the major recruitment?

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36. Do you sometimes employ the services of the third parties in recruitment and selection?

A) Yes ()

B)No ()

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37. If yes why do you do so?

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.....

38. Kindly list the advantages provided by these third parties.

A).....

B).....

C).....

D).....

E).....

39. Kindly list to rank the factors which affect recruitment and selection at your bank

A).....

B).....

C).....

D).....

E).....

F).....

Others:

40. Briefly touch on the details of these factors on the recruitment and selection process for arriving at the right candidate.

A)

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B)

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C)

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D)

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E)

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Others:

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D. EFFECT OF RECRUITMENT AND SELECTION PROCEDURE ON PERFORMANCE

41. Does recruitment advertising have any effect on your organisation?

- A) Yes ()
- B) No ()

42. If yes, is it positive or negative?

- A) Positive
- B) Negative

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43. If positive, list the positive effect of advertising in recruitment.

- A)
- B)
- C)
- D)
- E)

43. If negative, list the negative effect of advertising in recruitment.

- A)
- B)
- C)
- D)
- E)

44. Do you have any selection preference in the overall recruitment and selection process at your bank.

- A) Yes ()
- B) No ()

45. Kindly make details of this preference below:

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46. How does this preference affect selection and performance at the bank in the end?

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47. Do you think the overall recruitment and selected process here has an impact on the performance of your bank.

- A) Yes
- B) No

48. If yes, kindly detail me on the impact on performance.

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49. Do have any necessary recommendations that will aid in ensuring effective recruitment and selection procedure at your bank?

- A.....
- B.....
- C.....
- D.....
- E.....
- F.....
- G.....
- H.....
- I.....

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Appendix 2

Interview Schedule for Key Management personnel of Asokore Rural Bank Limited/ Zenith Bank Plc.

SCHEDULED INTERVIEW QUESTIONS FOR MANAGEMENT

Fill in the blank spaces and tick the appropriate check boxes.

Rank: Department:

1. Has your bank and this branch been involved in recruitment and selection for employees over the past years?

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2. How long has your bank and this branch been involved in recruitment and selection?

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3. What are the major purposes of the recruitment and selection; and what key internal and external issues come to bear here?

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4. What is the role of your HR Department in the recruitment and selection process?

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5. Does your bank has a recruitment policy in place? Is the policy documented?

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6. Briefly describe the recruitment and selection policy that exist.

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7. Would you please make available to me documents on recruit otherwise?

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8. What socio-economic factors that affect the recruitment and selection process in the selected institutions?

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9. Inrecruiting;

a) What routines do you follow at your HR department for minor recruitment?

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b) What routines do you follow at your HR department for major recruitment?

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10. In your assessment, does proper recruitment selection affect performance over the years?

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11. Any challenges that affect the recruitment and selection of applicant here?

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Thank you.

