

**EVALUATION OF RECRUITMENT METHODS: A CASE STUDY OF SELECTED
BANKS IN TAMALE METROPOLIS**

By

KNUST
Mohammed Sule
(PG 3074109)

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DECLARATION

I hereby declare that this submission is my own work towards the Executive Masters of Business Administration and that, to the best to my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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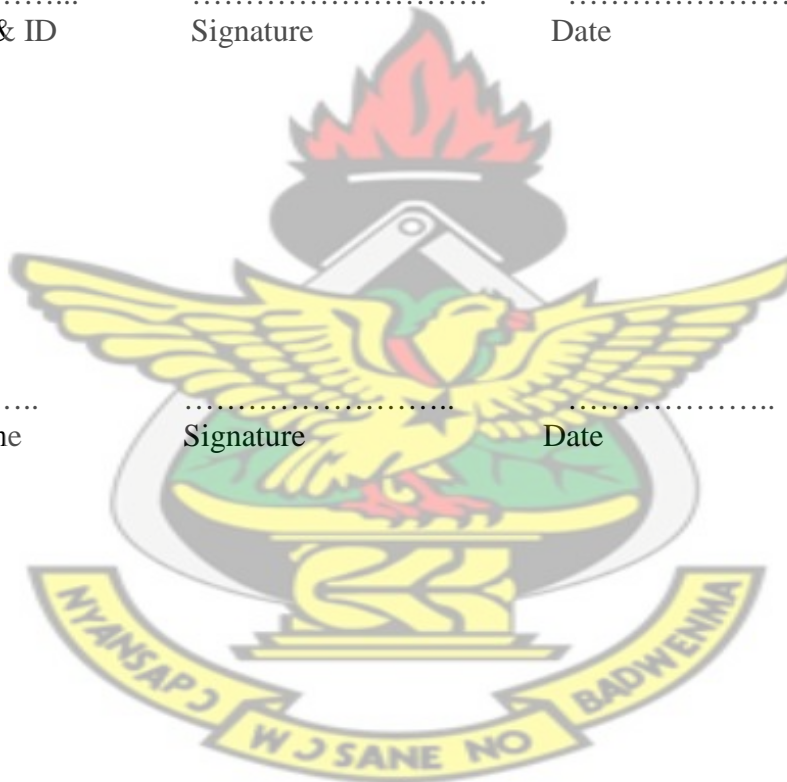
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Prof. I. K. Dontwi
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ABSTRACT

Recruitment, as a human resource management function, is one of the activities that have the greatest impact on the performance of an organization. While it is understood generally that poor recruitment practices can retard organizational performance and stifle goal achievement, many organizations are yet to take pragmatic steps to evaluate their recruitments methods with the view to identify and implement new, effective hiring strategies.

This study had the following objectives: to identify and evaluate the recruitment methods of three selected banks operating in Tamale metropolis, and to offer recommendations to improve recruitments in those banks. To achieve these goals a questionnaire were designed based on the objectives. The questionnaire was personally delivered to 40 potential respondents drawn from the selected banks, namely, Barclays Bank, Guaranty Trust Bank and Agricultural Development Bank. The completed questionnaires were processed and analyzed using the SPSS system.

The findings indicated that the banks used several recruitment methods to attract potential job seekers for employment. The popular recruiting strategies identified included job advertisement, walk-in applicants, employee referrals, specialized recruitment firms and educational institutes.

The methods were evaluated relative to the quantity and quality of applicants, cost effectiveness, time consideration, retention, return on investment and compliance with regulations. The findings further highlighted the issues of poaching and the Ghanaian “whom you know” syndrome which has become the major barrier to effective recruitment in the banks.

The study concluded that e-recruitments and multiple sourcing strategies hold the key to effective recruitment in the banks.

DEDICATION

This work is dedicated to my family for their support, care and prayers throughout my education. I thank you for creating a caring environment in which I could make mistakes, grow and learn to aspire for greater things in life; I am indeed blessed to have you as my family.

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The success I have experienced thus far in my life is directly related to the motivation, inspiration, encouragement and help of many benefactors. I want to thank and honour them through this acknowledgement:

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

There is little dispute recently that the success or failure of most organizations lies in the competitiveness of their human resource. As such, Human Resource Management (HRM) has made a transition from a state of insignificance to one of strategic importance academically and business wise (Jago, 1997). The current disposition of HRM is largely associated with the drastic expansion of businesses globally, technological innovations and fierce competition that characterizes the environment in which businesses operate today and the Ghanaian business environment is no exception to this global development. Ghana, a country once characterized by political and economic instability has recently developed into one of the fastest growing economies on the African continent and is gradually developing into the financial hub of Sub Saharan Africa.

The liberalization of the banking sector in 2003 witnessed the proliferation and influx of many banks into the country. Consequently, the banking sector has significantly been transformed and continued to improve with new regulations and guidelines seeking to maintain stability. With twenty-six banks in operation, the sector has become more efficient, innovative, competitive and profitable. It is therefore a step in the right direction to view recruitment practices in some selected emerging and vibrant banks in the country. The selected banks include Guaranty Trust Bank (Ghana) Limited, Agricultural Development Bank Limited and Barclays Bank Ghana Ltd.

The recruitment and selection process is one of the most important HRM function at those banks as it is the point of entry into the banks and also where the banks recruit talents that drive their goals and interest.

To this end, banks must be interested in attracting a larger pool of job candidates because it will provide them a higher chance in hiring qualified employees. In lieu with this, many studies have been conducted on different recruitment strategies (Wayne, 2002; Walker, 1992; Kador 1997. In order to attract more and better job applicants, it is important for banks to choose a method that fit into their growth and expansion objectives, and which bear a lower cost of recruitment for each candidate.

It is therefore a step in the right direction to examine the various techniques employed by these banks in recruiting their staff to gain competitive advantage

1.2 STATEMENT OF THE PROBLEM

People are an organization's most valuable resources. The effectiveness of an organization depends on its staff, and their training, organization and discipline. Good quality work depends on good quality people. Consequently, an organization that has a poor recruitment process is unlikely to recruit the right people. This may lead to poor performance, low profitability and eventual demise.

De Cenzo et, al. (1994) wrote: "Recruitment is that set of activities an organization uses to attract job candidates who have the abilities and attitudes needed to help the organization achieve its objectives". The recruiting efforts thus consist of where to search (source) and how to notify applicants of positions (methods).

It is an undeniable fact that most recruitments in Ghana lacks credibility and often influence by nepotism, bribery and corruption, as well as the much talk about whom you know" culture (the practice whereby people recommend their own relatives and friends to be employed by their organizations). Consequently, square pegs are put in round holes, resulting in poor service delivery. The recruitment and selection procedure therefore becomes a formality as opposed to an objective means to ensure the selection of the best

candidates fit for the job. Bediako (2008) asserts that HRM in Ghana relies heavily on assertive norms, with decisions being influenced by personal relationships between managers and employees and this intend affects the recruitment and selection procedure. However he is quick to add this does not mean merit is out of the question but rather it is in line with personal interest rather than organizational

Moreover, although literature in the field of recruitment and human resource management in general is abundant, most focuses upon developed economies to the neglect of developing economies. As most developed countries are collaborating with developing countries in business developments there is the need to adopt a new dimension to the study of the field. Studies need to factor in the perspective of other economies, especially those in Africa since others in Asia and Latin America have been given ample attention. Through the study of recruitment practices in the selected banks, the research aims not to only fill the dearths of literature found in these areas but also create inroads for understanding the African management perspective. Besides, the high staff retention and profitability of the chosen banks provide sufficient justification for examining the recruitment practices of their HR departments.

1.3 RESEARCH OBJECTIVES

The general objective of the study is to examine the various recruitment methods in the banking industries/sector in Ghana.

The specific objectives of the study are as follows:

1. To identify recruitment activities of the banks understudy
2. To evaluate the effectiveness of the recruitment methods of the selected banks.
3. To identify the obstacles to effective recruitments in the banks.

4. To provide recommendations for improving recruitment practices in the selected banks

1.4 RESEARCH QUESTIONS

In view of the problems associated with recruitments in Ghana, the research questions which this study hopes to find answers include the following:-

1. What are the recruitment methods adopted by the selected banks?
2. How effective are these methods?
3. What are the obstacles to effective recruitment in the selected banks?
4. How can recruitment practices be enhanced in those banks?

1.5 SIGNIFICANCE OF THE STUDY

Over the years, the banking industry has played a major role in most economies hence the importance attached to its practices, policies and general issues that concerns it (Delany, 2003). The banking industry provides the payment services and financial products that enable businesses to grow and expand. Thus, by providing investment opportunities, extension of credit and risk management, they contribute significantly to the growth of economies.

Banking institutions occupy a central position in Ghana's financial market and are catalytic agents in the development process of the country. Thus any study that seeks to improve the banking industry also seeks to improve the economic well-being of the country. The study is important to the banking sector in particular and the Ghanaian economy as a whole.

The findings and recommendations of this study will provide a framework for the adoption of sound recruitment practices in the banking sector in Ghana. The study can also serve as the basis for further research for those who intend to research into related areas. Finally, the research can also serve as source of reference to other related studies.

1.6 SCOPE OF THE STUDY

The scope of this study is limited to recruitment strategies adopted by the selected financial institutions to attract competent applicants for recruitment. The study has been undertaken purely from a viewpoint of attracting and recruiting competent people into the selected banks. To this end, the research is confined to recruitment related activities carried out by the banks.

1.7 BRIEF RESEARCH METHODOLOGY

This research seeks to evaluate the recruitment methods of three major banks operating in Tamale Metropolis namely GTB, BBG and ADB. These three institutions have a combined work force of eighty (80) consisting of both permanent and non-permanent or contract staffs. Considering these population sizes, the researcher selected forty respondents representing fifty percent of the target population as the sample size for the investigation. The purposive or judgmental sampling technique was used in this case to select individuals who can give the information required for this study.

The data for the research was obtained from primary and secondary sources. The secondary data was gathered mainly from internal publications on employment and recruitments of the three selected banks, HRM and financial sector industry reports, news papers, magazines, journals, scholarly books, and information from the internet or World Wide Web. The primary data was obtained from fieldwork and the instrument for the

collection of primary data was questionnaires. The questionnaires were composed of closed-ended and open-ended questions. The closed-ended questions were extremely useful for eliciting factual information; they gave readymade category within which respondents replied to the questions asked by the researchers about the topic under consideration, thus they helped solicit right information easily and fast and self-administered questionnaires were delivered by hands. Moreover, the use of the close and open ended questionnaires provided the researcher with variety of responses for data analysis.

1.8 LIMITATIONS OF THE STUDY

The researcher would like to carry the study into all banks in Ghana but due to time and financial constraints, only three have been selected for case study. It is also envisaged that access to recruitment strategies and policies in other banks besides the ones chosen will be difficult.

1.9 ORGANIZATION OF THE STUDY

The research is organized into five chapters, as presented below:

Chapter one covers the background of the study, statement of the problem, purpose of the study and the research questions

Chapter two reviews the relevant and related literature on the research topic.

Chapter three covers the research methodology, sampling procedure, data collection techniques and organizational profile of the selected financial institutions under investigations

Chapter four deals with presentation, analysis and interpretations of the data gathered from the field

Finally, chapter five covers summary of the findings, conclusions drawn and the researcher's recommendations.

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CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

In every study a good literature review does not only provide knowledge about what has been done in the research area but also strengths and weaknesses upon which one can also build an insightful and purposeful study. HRM is one of the well researched areas in management literature, however, the more research conducted in the field the more debatable the concept becomes. This chapter focuses on the various studies conducted in the field of HRM, revealing necessary gaps in the literature which this research intends to fill. To begin with the concept of HRM is explored in light of what it is said to be and various constitutes and sub divisions. The literature also looks at HRM research in Africa and then narrows down to Ghana.

2.2 DEVELOPMENT OF HUMAN RESOURCE MANAGEMENT

The study of people management has gone through different phases dating as far back as Fredrick Taylor's (1909) *Scientific Management* to Elton Mayo's (1924-1932) Hawthorne experiment giving rise to Human Relations movement through the era of Personnel management until the present day concept of Human Resource Management. This development has been of interest in many studies (see for example Flood et,al 2002; Schuler and Randall, 1998; Jain and Saakshi, 2005).

It is however refreshing to note that each concept reflected the era and times in which it was developed, and address to a large extent, pressing issues that confront the management of people at the said time whiles utilizing previous concepts as building blocks for new ones.

However, the progression from personnel management to HRM has not been a smooth one in comparison to previous ones. Differences of the two phases have attracted several debates and still cause disagreement in management literature (Terpstra, 1996; Sandra 2009).

Initially, Human Resource Management developed as a US management concept which lays emphasis on the individual worker and the need to treat people as assets rather than cost (Prasad, 1979 and Halcrow, 1998). Though widely accepted as the new management practice, the concept remains undefined as it is applied in different ways.

Hammersak (2002) identifies three main approaches to HRM: Firstly, HRM as a new title for personnel management, pointing that organisations rename their personnel department without necessarily changing practices, secondly, HRM as a way of re conceptualizing and re organizing personnel roles and describing the work of personnel department, and thirdly HRM as a totally new approach for management with a distinctiveness which lies in the integration of human resource into strategic management and the emphasis on full and positive utilization of these resources. HRM is therefore defined as:

“A set of policies designed to maximize organisational integration, employee commitment, flexibility and quality of work. Within this model, collective industrial relations have at best only a minor role” (Hammersak 2002).

Hammersak (2002) definition brings out the individualistic and unitarist nature of HRM. Hilltrop at, el (1994) seminal work further highlights the unitary aspect of HRM as effective management that reaffirm employees' commitment to the realization of company goals.

Hilltrop at,el (1994) therefore defines HRM as: “ A distinctive approach to employment management which seeks to achieve competitive advantage through the strategic

deployment of highly committed and capable workforce, using an integrated array of cultural, structural and personnel technique” (Hammersak (2002) Hilltrop at.el (1994) however, divert from the optimistic view formerly stated by Hammersak (2002) arguing that HRM policies are adapted mainly to drive managements interest, the well being of employees is only factored in, as a means to an end (achieving organizational goals and targets). The above statements also reflect both hard and soft aspects of HRM as prescribed in the Michigan and Harvard models respectively

Khatri (2000), however take a different stance away from the hard verses soft debate arguing that there is need to shift from prescriptivism to descriptive analysis of structures and strategy making processes of organization. They point out that, developing the necessary framework for understanding these structures and strategies are essential underpinnings of HRM. Swanepoel et al. (2000) in their hologram discourse dissolves the various conflicting views of HRM by presenting the concept as a “complex holistic process” and to gain deeper understanding one has to factor in the different forms it takes just like a hologram.

Terpstra (1996) gives an all inclusive sum up of the various views of HRM as: “A strategic and coherent approach to the management of an organization’s most valued assets: the people working there who individually and collectively contribute to the achievement of its objective.”

Apart from the unitarist view of HRM expressed in the previous paragraph, another central feature of HRM is the decentralization of responsibility to line managers. The general view is that line managers are essential for the effectiveness of HRM practices regardless of the type of or version of the concept in question. Huang (1999) reaffirms this point adding that line management play a more significant function in the

implementation and drive of HRM. Thus, the function of line managers does not only focus on purely technical responsibilities but also play a role in enhancing the human aspect of HRM.

From the various views presented, HRM can then be labelled as a strategic approach which is comprehensive and coherent, stresses on commitment, the need to treat human resource as assets, a unitarist approach and finally one which factors in line management responsibility in the performance and delivery of HRM. Based on the different interpretations given to HRM, the study seeks not to add to the debate but rather present an empirical evidence of how the concept is perceived and practiced in the Ghanaian banking sector.

2.3 THE HRM PRACTICE

There is no agreement on what constitutes HRM practices let alone a prescribed set of them (Delany, 2003). Researchers have over the years proposed countless varied lists of practices however; there is no agreement on what or which practice qualifies as an aspect of HRM (Swanepoel et al. 2000). It is interesting to note that there are still some practices that form the core of the various practices proposed. These include recruitment and selection, training and development, performance management and reward scheme, however, others such as job design and employee involvement are more sporadic and are yet to gain grounds in the HRM literature. Huang (1990) however puts forward seven practices namely, selection, training, appraisal, rewards, job design, involvement and status and security. However, the study focuses on six out of the seven practices in its analysis. Selection of the practices for study is based on its recurrence in the literature reviewed, its significance and measurability. The following is a list of the practices and definitions in relation to this study.

2.4 RECRUITMENT DEFINED

The word 'recruitment' has many meanings and plays an important role. Employees leave the organization in search of greener pastures- some retire some die in saddle. The most important thing is that enterprise grows, diversifies, and takes over other units-all necessitating hiring of new men and women. In fact recruitment functions stop only when the organization ceases to exist.

According to Edwin (1984), recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organization. Recruitment is the activity that links the employers and the job seekers. Based on the definition provided by Edwin B. Flippo, recruitment can be seen as the process of finding and attracting capable applicants for employment. The process begins when new recruits are sought and ends when their application are submitted. The result is a pool of applicants from which new employees are selected.

The general purpose of recruitment is to provide a pool of potentially qualified job candidates. Chandan, (1987) has outlined six importance of recruitment as follows;

1. Determine the present and future requirement of the organization in conjunction with its personnel planning and job analysis activities;
2. Increase the job pool of job candidates at minimum cost;
3. Help increase the success rate of the selection process by reducing the number of visibly under qualified job applications;
4. Help reduce the probability that job applicants, once recruited selected, will leave the organization only after a short period of time;
5. Meet the organizations legal and social obligation regarding the composition of its workforce;

6. Evaluate the effectiveness of various recruiting technique and sources for all types of job applicants.

2.5 RECRUITMENT AND JOB ANALYSIS

There are a number of resources that contribute towards the success of any organization, such as manpower, money, machine, material, information, idea, and other inputs. While these resources are important, the human factor is the most significant one because it is the people who have to coordinate and use all other resources (Chandan, 1987). Recruitment is an integral part of human resource, and involves the process of identifying and attracting or encouraging potential applicants with needed skills to fill vacant positions in an organization (Peretomode and Peretomode 2001), matching them with specific and suitable jobs, and assigning them to these jobs (Chandan, 1987).

Job analysis, which is the study of what is to be done, where, how, why, and by whom in current and predicted job, begins the recruitment process (Mc- Cormick, 1976). This analysis involves compiling a detailed description of tasks, determining the relationship of the job to technology and to other jobs and examining the knowledge, qualifications or employment standards and requirements (Jain and Saakshi, 2005). A Job analysis does two things (Jones et al, 2000). First, it tells the recruiter about the job itself by specifying the essential tasks, duties, and responsibilities involved in performing the job. This is called job description (Brannick et al, 1992). Second, it describes the skills, knowledge, abilities and other personal characteristics needed to perform the job. This is called job specification (Flood et al 2002). Job analysis provides essential information for recruitment (Brannick et al., 1992), and a thorough job analysis helps in the placement decision of an organization by specifying the requirements of a job and the abilities of the

person to meet these requirements so that specific jobs are assigned to those people who will be most productive.

After the job analysis process, the recruiter sources potential applicants by creating awareness for the existence of vacancies in order to attract the right kind of people to be recruited from the right places and time.

2.6 INTERNAL AND EXTERNAL SOURCES OF RECRUITMENTS

There are basically two sources of recruitment where applicants can be drawn into any organization. These sources are classified as either internal or external. To what extent these sources will be used depends upon the specific environment of organization as well as its philosophy of operations. When using internal sources of recruitment, the organization turns to existing employees to fill open positions. The employees recruited internally are either seeking lateral moves (job changes that entail no major changes in responsibility or authority levels like transfers), or promotions (Jones et al., 2000). Internal sources of recruitment are not expensive and are less time consuming, compared to external sources. Another merit of internal sourcing is that the employees are already familiar with the system, and the organization also has information about their skills, abilities and actual behavior on the job. Internal sourcing boosts morale and motivation of employees.

Despite the internal sources of recruitment, many organizations still rely on external sources. Reasons may be that there is limited pool of candidates internally and the system may not have suitable internal candidates. When recruitment is conducted externally, the organization looks outside for potential applicants. External recruitment is likely to be used especially for lower entry jobs in periods of expansion, and for positions whose specific requirements cannot be met by present employees within the organization. There

are multiple means through which an organization can recruit externally, such as advertisements in electronic (including internet) and print media, private and public employment agencies (Prasad, 1979), walk-ins by job hunters (Jones et al., 2000), employee referrals (Halcrow, 1988), academic institutions (Lindquist and Endicott, 1986), professional associations, unions (Terpstra, 1996) and informal networks (Jones et al 2000).

External sourcing has both advantages and disadvantages. Advantages include having access to a potentially large applicant pool, being able to attract people to an organization who have the skills, knowledge, and abilities the organization needs to achieve its goals, and, being able to bring in newcomers who may contribute fresh ideas to solving problems and who may be up-to-date on the latest technology. The disadvantages include high costs of recruitment and training, lack of knowledge about the inner workings of the organization, and uncertainty about the performance of the potential employees. Recruiting qualified and competent workers may be very difficult for some organizations because of some environmental constraints. Some organizations have unattractive workplaces, have policies that demand promotions from within, operate under union regulations, or offer low wages, which makes recruitment exercise and keeping employees difficult (Nickels et al., 1999). However, the degree of complexity of recruitment is minimized by formulation of sound human resource policies after careful analysis of the strengths and weaknesses of the environment.

2.7 RECRUITMENT METHODS

Halcrow A (1988) compiled the most popular recruitments methods which organizations use to attract potential job seekers for employment as follows:

1. Job Advertisement; A way of communicating the employment needs within the firm to the public through media such as radio, newspaper, television, industry publications, and the Internet. Sometimes, organizations can perform the recruitment function through blind advertisements. In blind advertisements no identification about the company is provided to applicants. Companies can use blind advertisements for many reasons e.g. Company wants to keep the recruitment in low profile so that lesser number of applicants should apply in order to discourage the irrelevant people. It can also be due to bad reputation or image of the organization

2. Employment Agencies: An organization that helps firms recruits employees and, at the same time, aids individuals in their attempt to locate jobs. There are two types of the employment agencies i.e. Public Employment Agencies and Private Employment Agencies. Both of these sources provide coordination between the organizations and applicants who are searching for jobs, they charge fees for their services. Employment agencies are able to tailor their services to the specific needs of the clients For example some agencies specialize in a particular employment areas, such as engineering, human resource or Computer programming

3. Internship: A special form of recruiting that involves placing a student in a temporary job. There is no obligation on the part of the company to permanently hire the student and no obligation on the part of the student to accept a permanent position with the firm. Hiring college students to work as student interns is typically viewed as training activity rather than as a recruiting activity. However, organizations that sponsor internship programs have found that such programs represent an excellent means of recruiting outstanding employees.

4. **Online Recruitment:** Organizations can also use web sites and internet sources to recruit people, conduct application submission test and interviews and other recruitment activities.

5. **Unsolicited Applicants:** Many job seekers visit the offices of well-known companies on their own to look for job. Such callers can help in creating the talent pool or the database of the probable candidates for the organization.

6. **Employee Referral:** Many organizations have structured system where the current employees of the organization can refer their friends and relatives for some position in their organization. Also, the office bearers of trade unions are often aware of the suitability of candidates. Management can inquire these leaders for suitable jobs. In some organizations these are formal agreements to give priority in recruitment to the candidates recommended by the trade union.

7. **Educational Institutes:** Various management institutes, engineering colleges, medical Colleges etc. are a good source of recruiting well qualified executives, engineers, medical staff etc. They provide facilities for campus interviews and placements. This source is also called campus recruitment.

2.8 THE RECRUITMENT PROCESS

Successful recruitment involves several processes. Schuler and Randall (1988) identified seven processes which must be followed by organizations to achieve success. These processes are:

1. Development of a policy on recruitment and retention.
2. Needs assessment to determine the current and future human resource requirements of the organization. If the activity is to be effective, the human

resource requirements for each job category and functional division/unit of the organization must be assessed and a priority assigned

3. Identification, within and outside the organization, of the potential human resource pool and the likely competition for the knowledge and skills resident within it.
4. Job analysis and job evaluation to identify the individual aspects of each job and calculate its relative worth.
5. Assessment of qualifications profiles, drawn from job descriptions that identify responsibilities and required skills, abilities, knowledge and experience.
6. Determination of the organization's ability to pay salaries and benefits within a defined period.
7. Identification and documentation of the actual process of recruitment and selection to ensure equity and adherence to equal opportunity and other laws.

2.9 CHALLENGES OF RECRUITMENT

Organizational recruitments are not without problems. Groblet et al (2005) identified time and resources constraints as the major setbacks to effective recruitment. They contend that recruitment is becoming expensive and time consuming these days and advises organizations to put in place mechanisms to monitor and control cost.

Writing on a similar topic, Gberevbie (2008), argues that the greatest challenges organizations face during recruitment relates to how to find and recruit the best candidates. Finding the best possible candidates is becoming elusive for many organizations because of skills shortage in the labour market. Besides the difficulties in getting good candidates, organizations are also faced with the problem of retention. Another problem relates to the challenges posed by globalization and the growing

sophistication of recruitment (Jike, 2003). The traditional recruitment methods are proving to be less adequate; organizations are being pushed to explore for new ways of attracting competent people.

Finally, external interference (Sandra, 2009), poor planning (Ayaji, 2001) and bad recruiter attitude (Amadasu, 2003) are other challenges that organizations need to overcome in order to achieve recruitment targets.

2.10 ALTERNATIVES TO RECRUITMENT

The myriad of problems associated with recruitment has led some critics to proposed alternative ways of meeting the staffing needs of organizations. Some of the options in this regard may be listed thus:

Overtime: Short term fluctuations in work volume could best be solved through overtime. The employer benefits because the costs of recruitment, selection and training could be avoided and the employee in the form of higher pay.

Subcontracting: To meet a sudden increase in demand for its products and services, the company may sometimes go for subcontracting – instead of expanding capacities immediately. Expansion becomes a reality only when the firm experiences increased demand for its product for a specified period of time. Meanwhile the firm can meet increased demand by allowing an outside specialists agency to undertaken part of the work, to mutual advantage

Outsourcing: Any activity in which a firm lacks expertise and requires on unbiased opinion can be outsourced. Many businesses have started looking at outsourcing activities relating to recruitment training, payroll, processing, surveys, benchmark studies, statutory compliance etc more closely because they do not have the time or expertise to deal with the situation. HR heads are no longer keeping activities like resume management and

candidates sourcing their daily scrutiny. This function is more commonly outsourced when firms are in seasonal business and have cyclical staffing needs.

2.11 RECRUITMENT IN GHANA

This is largely influenced by the Ghanaian “whom you know” culture (the practice whereby people recommend their own relatives and friends to be employed by their organizations). The recruitment and selection procedure therefore becomes a formality as opposed to an objective means to ensure the selection of the best candidates fit for the job. Bediako (2008) asserts that HRM in Ghana relies heavily on assertive norms, with decisions being influenced by personal relationships between managers and employees and this intend affects the recruitment and selection procedure. However he is quick to add this does not mean merit is out of the question but rather it is in line with personal interest rather than organisational. The criteria normally used in recruitment and selection include; interviews, use of curriculum vitae, and recently written and oral examinations set by the company, which is more academic in nature than the general assessment offered in psychometric testing. Khatri (2000) reported that the choked job market in Ghana favours the employer rather than the employee, with most applicants forced to take desperate measures to secure jobs, the employer has a large pool of applicants to select from on their terms of condition.

2.12 STRATEGIES FOR SUCCESSFUL RECRUITMENT

Recruitment and selection is not only about choosing the most suitable candidate. The recruitment and selection experience can also impact on the likelihood that a candidate will accept a job offer and on their commitment to remaining with the organization. Sandra, (2008) Committing time and resources to develop a comprehensive recruitment

strategy is a worthwhile investment. Poor recruitment choices (i.e., poor person-job fit) can have a range of undesirable consequences for the organisation and the worker including: Higher rates of turnover, reduced performance effectiveness, lowered job satisfaction and reduced work motivation.

2.13 JOB DESCRIPTION

A clear, accurate and up-to-date job description is crucial to ensuring a good person-job fit. According to Nickels et al (1999) 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: Specific tasks and activities required for a particular job e.g., conduct counselling sessions, write client reports and the knowledge, skills and abilities required for effective performance by the job incumbent (e.g., good communication skills, capacity to establish good client rapport)

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 organization is willing to take on less experienced workers and provide professional development activities (in-house or external) to build up their knowledge and skills.

2.14 DEVELOPMENT OF EFFECTIVE RECRUITMENT STRATEGY

Two important issues to consider when developing a recruitment strategy are (1) The source of recruitment (i.e., advertisements, personal referrals, employment agencies, direct applications) (2) The recruiter (i.e., the “personal face” of the organisation).

A range of strategies (e.g., newspaper advertisements, personal networks) can be used to recruit new workers. There is evidence that hiring new staff through referrals from existing staff or direct (unsolicited) applications is likely to result in lower turnover rates and higher job satisfaction compared to more traditional avenues of recruiting (e.g., newspaper advertisements).

A range of people within an organisation may be called upon to act as recruiters (i.e., to answer telephone enquiries, conduct interviews, etc.). A recruiter can have a significant impact on job applicants, particularly their interest in a position and their intention to accept a job offer. (Wayne, 2002). The supervisor for the position and coworkers are likely to be the most effective recruiters as they will be viewed as trustworthy and credible sources of information about a position and the organisation. There is also evidence to indicate that friendly and informative recruiters are associated with firmer intentions to accept job offers. An experienced recruiter who is familiar with the organisation can also be an important source of realistic and accurate information for candidates (i.e., providing a realistic job preview). Emphasising the positive aspects of a position is important in order to attract desired candidates. However, an unrealistically optimistic job description may create problems in the longer term if a new employee's expectations are not met (Sandra, 2009)

2.15 JOB INTERVIEW

In order to obtain the best person-job fit (i.e., matching the right person for the right job), a structured interview format is recommended (Wayne, 2002). A structured interview involves asking each candidate the same set of questions and assessing their responses on the basis of pre-determined criteria. The questions and assessment criteria are based on an accurate, updated job description.

The most common types of structured interview questions are situational and experience-based.

A realistic job preview involves providing candidates with an accurate and complete representation of the tasks and responsibilities of the job. It presents the pros and cons of the job to potential candidates. (Wayne) Realistic job previews may contain information such as:

1. A description of a typical day on the job
2. Aspects of the job that have been rewarding for others
3. Aspects of the job that have been difficult for others
4. Opportunities for advancement and professional development
5. Remuneration and benefits
6. Unique requirements: travel, physical demands, shift work, overtime
7. Providing a realistic preview is likely to have a range of benefits including:

2.16 EVALUATION OF RECRUITMENT METHODS

Periodically evaluating the effectiveness of your recruitment strategy, such as the type of sources used for recruiting, can be a useful activity (Swanepoel et al, 2000). For instance, a cost-benefit analysis can be done in terms of the number of applicants referred, interviewed, selected, and hired. Comparing the effectiveness of applicants hired from various sources in terms of job performance and absenteeism is also helpful. One could also examine the retention rates of workers who were hired from different sources.

2.17 ORIENTATION OF NEW STAFF

An effective induction helps new workers understand their role and where they “fit” within the organisation. It also equips them with the tools they need to perform their work role. A comprehensive induction process can benefit workers’ performance and retention. According to Peretomade et al, (2001) induction should be treated as an ongoing process to support new workers over the first few months of their position. Organizing a mentoring or “buddy” system is a good strategy to ensure a comprehensive induction. Two useful induction tools are: Induction manual / kit and Mentoring program or “buddy” system

CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANIZATIONAL PROFILE

3.1 INTRODUCTION

This section looks at the research design, data sources, target population, sampling procedure and the data collection methods used for data gathering. A brief over view of the banks understudy would also be considered in this section.

3.2 RESEARCH DESIGN

Research design is the logical framework upon which the research project is conducted and enables the researcher to gather evidence to address the research question. It provides the glue to hold the research project together dealing with the questions to study, what data are relevant, what data to collect and how to analyze the results.

This study was designed as a case study which involved a detailed examination of recruitment methods utilize by selected banks in Tamale to satisfy their human resource needs. The questions raised in the research were answered through the collection and analysis of data from the field.

3.3 DATA SOURCES

This research study drew its data from two main sources; primary and secondary data sources.

The primary data sources refer to data collected and analyzed by the researcher from the field. The main primary data for the study were the responses obtained from respondents through questionnaires.

The secondary data refers to the existing data that may be appropriate to the topic under study. The secondary data for this study was obtained from internal publications on employment and recruitments of the selected banks, HRM and financial sector industry reports, news papers, magazines, journals, scholarly books, and information from the internet or World Wide Web. The data obtained from these sources were scrutinized for suitability, reliability, adequacy and accuracy.

3.4 TARGET POPULATION

A population can be defined as including all people or items with the characteristics that the researcher wishes to study. The individual units or members within a population are defined by the research question. Target population is the population to which the researcher would like to generalize his or her results.

The target population for this study was the employees of the selected financial institutions under investigation. The staff strength of the three banks operating in the Tamale Metropolis currently stood at eighty (80). The members of the target population had similar characteristics and therefore capable of producing responses that were of interest to the researcher.

3.5 SAMPLING PROCEDURE

A sample is concerned with the selection of a number of cases or members from within the population to estimate characteristics of the whole population. This becomes necessary because the entire population cannot be studied due to the size, time constraints, cost and inaccessibility.

This study had a population size of eighty people and this large size made it impossible for the researcher to test every individual member in the population. For this reason, a

sample size of forty respondents representing fifty percent of the population was chosen for the survey. They were sampled using purposive and accidental sampling techniques. The purposive sampling was used to select respondents who have certain qualities and knowledge of the recruitment practices of the banks, thus base on the selection of key informants. This technique is used because of the criteria of choice as a function of the knowledge and expertise of the respondents in relation to the suitability of the study. The accidental sampling was used based on those people who per-adventure came into contact with the researcher at the banks' vicinity.

3.6 DATA COLLECTION INSTRUMENTS

Data collection instruments are the tools that the researcher uses to collect data from the field to provide answers to the questions raised in the research project.

The data collection instrument used in this study was questionnaires. This consisted of the closed and open ended type of questionnaires. The researcher used questionnaire because of its suitability to the research topic under study. In addition it is relatively simple to administer, easy to analyze and above all capable of producing responses that are suitable for data analysis.

3.7 DATA ANALYSIS TECHNIQUE

Data collected from the field were processed and collated in a meaningful way for easy comprehension. The raw data were thoroughly edited and cleaned to remove inconsistencies and errors. After editing to remove mistakes, the data were coded to facilitate enumeration and addition. The coding enabled the researcher to group responses into limited number of categories for easy analysis. The coding process was followed by

tabulation. With the aid of SPSS, the final data was presented in charts and diagrams format.

3.8 OVERVIEW OF SELECTED BANKS.

3.9. AGRICULTURAL DEVELOPMENT BANK

Agricultural Development Bank of Ghana, commonly known as Agricultural Development Bank or ADB, is a government-owned development and commercial bank in Ghana (Agricultural Development Bank 20011). The bank is the first development finance institution established by the Government of Ghana. As of September 2010, the bank is one of twenty six (26) licensed commercial banks in Ghana

ADB was established in 1965, by Act of Parliament to meet the banking needs of the Ghanaian agricultural sector in a profitable manner. Before its current name, the bank was known as the Agricultural Credit and Co-operative Bank. The bank changed its name in 1970, when the parliamentary statute was amended to grant the institution full commercial banking powers (Agricultural Development Bank 2011).

The Bank maintains a network of fifty (50) branches located in all areas of Ghana. There are also an additional four (4) Farm Loan Offices and ten (ten) Agency Offices. This adds up to a total of sixty-four (64) service outlets, in addition to the bank's headquarters in Accra, Ghana's capital and largest city(Agricultural Development Bank 2011).

In terms of expansion, the bank opened 12 new branches last year and planned to open additional 11 more before the end of 2011. In line with its branch network objectives, ADB planned to recruit 200 staff by end of year (Agricultural Development Bank 2011).

ADB opened its first branch in Tamale in 1995 and this has since increased to two. The two branches namely the Tamale Main and Aboabo Branches, has a combined total of 35 workers with over seven thousand customers. The bank is the preferred place for not only

farmers and agri-business, but also small to medium scale businesses in and around the metropolis.

3.9 BRCLAYS BANK GHANA LIMITED

Barclays has operated in Ghana for over 80 years and has been closely associated with all phases of the country's development. Barclays Bank now have a major commercial banking network in the country with branches in all large commercial centres. Its vision is to become the best bank for every customer, in every branch, for every product and every time (Barclays Bank 2011).

Barclays Bank of Ghana Limited has an expansive retail and commercial banking network in the country with 92 branches and over 130 ATMs in all regional capitals and major towns. Its products and services are targeted particularly at the business and corporate, as well as retail customers (Barclays Bank 2011). Barclays offers a wide range of commercial, Retail and Treasury products and services. It also offers local business banking product and services for Small Medium Enterprises and indigenous businesses

The bank opened its doors for business in Tamale in 1985 with its first ever branch in the north. The bank opened its second branch in 2010 to focus mainly on its prestige customers and to render world class banking to inhabitants of Tamale. In all the two branches have a total of 30 workers consisting of permanent and contract staff (Barclays Ghana 2011).

3.10 GUARANTY TRUST BANK GHANA LIMITED

Guaranty Trust Bank (Ghana) Limited was registered in Ghana in October 2004 and obtained its universal banking license from the Bank of Ghana on 23rd February, 2006, thereby paving the way for the commencement of operations

The Bank is a subsidiary of Guaranty Trust Bank Plc, one of the foremost banks in Nigeria with a Triple A rating; the first indigenously owned sub-Saharan bank to be quoted on the London Stock Exchange. In 2008, it became the first new generation indigenous African bank to obtain a banking license to carry out fully fledged commercial banking activities in the United Kingdom. The Bank is built on the strengths of its staff, its structures, policies and procedures. About 99.9% of the bank's total staff strength of 490 people are Ghanaians, reflecting the bank's preparedness to invest and develop the country's human capital (Guaranty Trust Bank 2011). In 2010, the Bank won the highly coveted Bank of the Year 2009 Award in Ghana together with eight other major category Awards (Guaranty Trust Bank 2011)

The bank began operation in Tamale on 1st March, 2011 with a total of 13 staff. The Tamale branch is Gbank's 28th branch and licensed to conduct universal banking operations.

CHAPTER FOUR

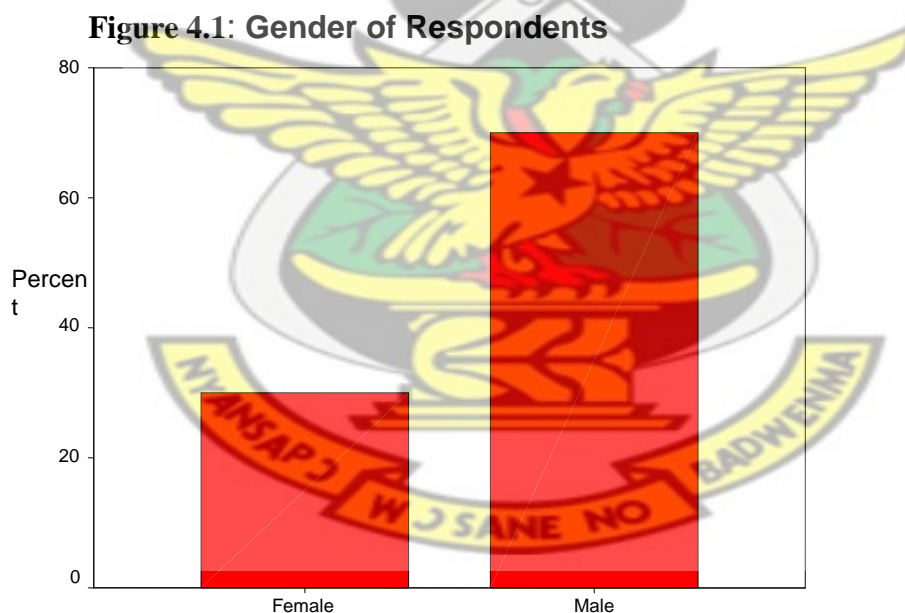
ANALYSIS, DISCUSSION AND PRESENTATION OF RESULTS

4.1 INTRODUCTION

In the previous chapter the research design and process used in this empirical study was discussed. The results of the study are presented in this chapter. Information regarding respondents' demographic characteristics is followed by a presentation of data on recruitment activities of the selected financial institutions.

4.2 GENDER OF RESPONDENTS

Figure 4.1 reveals that the workforce of the three financial institutions is dominated by men; men constitute about seventy percent as against thirty percent female. This confirmed previous studies that the Ghanaian banking sector is male dominated area.



Source: Researchers Field Survey

4.3 AGE OF RESPONDENTS

The table presented below show the age distribution of respondents. Fifty percent fall within the age group of 20 – 29 years, thirty seven percent falls within the age group of

30 – 39 years and twelve percent fall between 40 to 49 years. This shows that half of the workforces of the banks are youthful and energetic.

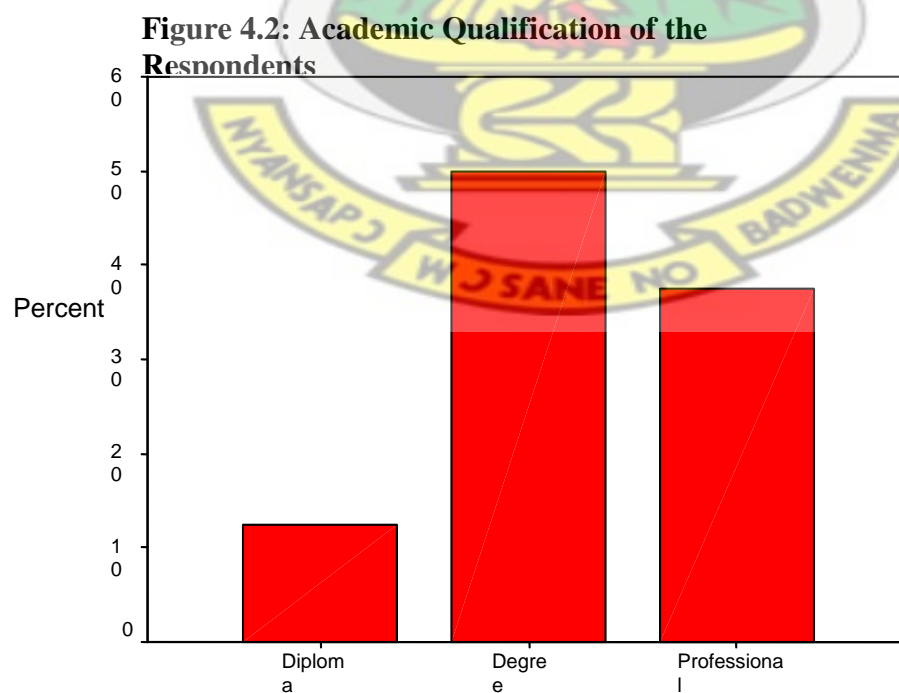
Table 4.1: Respondents Age Group

	Frequency	Percent	Valid Percent
20 - 29 yrs	20	50.0	50.0
30 - 39 yrs	15	37.5	37.5
40 - 49 yrs	5	12.5	12.5
Total	40	100.0	100.0

Source: Researchers' Field Survey

4.4 ACADEMIC QUALIFICATIONS OF RESPONDENTS

The bar chart below depicts the academic qualification of respondents. The data show that fifty percent (50%) are degree holders, twelve and half percent (13%) are diploma holders and thirty-seven percent are holders of professional qualifications.

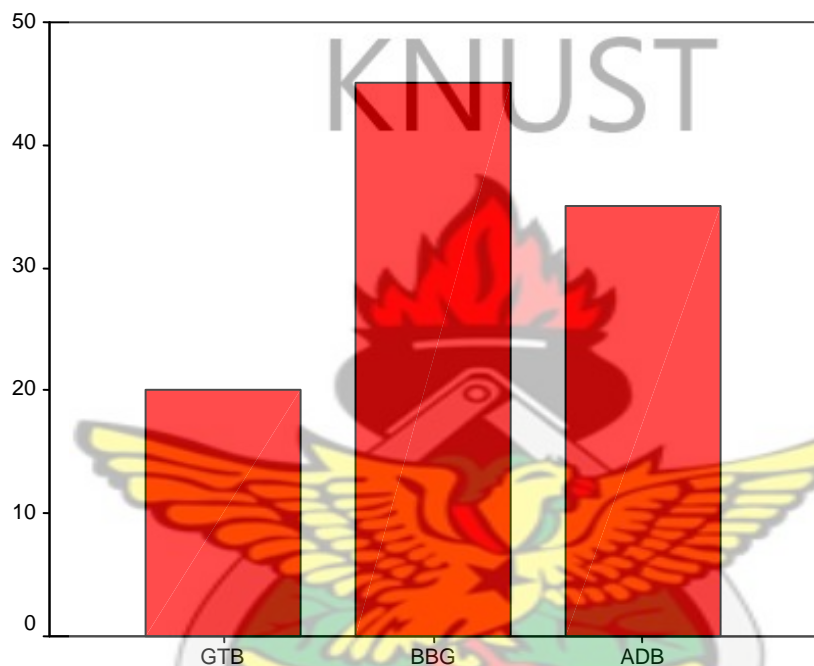


Source: Researchers' Field Survey

4.5 RESPONDENTS WORK PLACE

The research indicates that majority of the respondents are working with Barclays Bank Ltd. They account for forty five percent (45%) of the respondents. Twenty percent (20%) work with Guaranty Trust Bank Ltd whiles thirty five percent are employees of Agricultural Development bank as shown in **Figure 4.3**

Figure 4.3: Respondents' Place of Work



Source: Researcher Field Survey

4.6 NUMBER OF YEARS SPENT WITH CURRENT BANK

Table 4.2 states the number of years respondents spent working with their current employers. The data showed that majority of respondents have spent less than five years with their current employers. They represent forty five percent (45%) of the total sample size. Thirteen percent (13%) said they have being working for the past ten to fourteen years. Those who worked for fifteen and above years formed seventeen percent of the total sample. This probably suggests that people don't stay long with the banks.

Table 4.2: Number of years spent with current employer

	Frequency	Percent	Valid Percent
Below 5 yrs	18	45.0	45.0
5 - 9 yrs	10	25.0	25.0
10 - 14 yrs	5	12.5	12.5
15 and above yrs	7	17.5	17.5
Total	40	100.0	100.0

Source: Researchers Field Survey

4.7 TYPE OF EMPLOYMENT

Table 4.3 depicts the employment contracts of respondents. Those on permanent employment account for fifty percent, those on contract basis formed thirty five percent and the outsourced constitutes fifteen percent of the total sample. This shows that a significant number of the banks' workforce are either on contract or outsourced.

Table 4.3: Type of Employee

	Frequency	Percent	Valid Percent
Permanent	20	50.0	50.0
Contract	14	35.0	35.0
Outsourced	6	15.0	15.0
Total	40	100.0	100.0

Source: Researchers Field Survey

4.8 RECRUITMENT NEEDS OF THE BANKS

The study indicates that recruitments made by the banks are usually anticipated, accounting for sixty five percent. Twenty five percent of recruitments done are planned whiles the unexpected recruitments account for twelve percent. The unexpected recruitments may be as a result staff poaching and resignations. Nonetheless, the data suggest that recruitment in the banks are foreseen and do not mostly come by surprise.

Table 4.4: Recruitment Needs of the Selected Banks

		Frquency	Percent	Valid Percent
Valid	Planned	9	22.5	22.5
	Anticipated	26	65.0	65.0
	Unexpected	5	12.5	12.5
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.9 CURRENT JOB GRADES OF RESPONDENTS

Table 4.5 depicts the job grades of respondents. The results show that managers' grade account for five percent, deputy managers constitute ten percent whiles the Banking Officers and Assistant Banking Officers grades account for thirty three and twenty five percents respectively. The Executive Assistant and Executive Trainees grades (lower) accounted for twelve and fifteen percents respectively. It is clear from this data that majority of the respondents belong to the middle grades of BOs and ABOs.

Table 4.5: Respondents Job Grade

		Frequency	Percent	Valid Percent
Valid	Executive Assistant	5	12.5	12.5
	Executive Trainee	6	15.0	15.0
	Assistant Banking Officer	13	32.5	32.5
	Banking Officer	10	25.0	25.0
	Deputy Manager	4	10.0	10.0
	Manager	2	5.0	5.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.10 JOB TITLES OF RESPONDENTS

The survey indicates that there are more Cashiers and Relationship Officers among the respondents than any other position. The two alone account for fifty percent (50%) of the respondents. This is normal because the banks are in the business to render service and it these Cashiers and Relationship officers who must champion these activities. The rest of the results are presented in the **Table 4.6** below.

Table 4.6: Job Titles of Respondents

		Frequency	Percent	Valid Percent
Valid	Cashier	10	25.0	25.0
	Information Officer	5	12.5	12.5
	Funds Transfer Officer	4	10.0	10.0
	Credit Officer	6	15.0	15.0
	Relationship Officer	10	25.0	25.0
	Cash Officer	5	12.5	12.5
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.11 NUMBER OF RECRUITMENTS DONE IN A YEAR

The study sought the views of respondents concerning the frequency at which recruitments for new employees are made in the banks they work. Thirty percent of the respondents said recruitments are made once in a year, fifty percent said it is done five times and twenty percent said it is done more than five times in a year.

Table 4.7: Number of Recruitments in a year

		Frequency	Percent	Valid Percent
Valid	At least once	12	30.0	30.0
	Five times	20	50.0	50.0
	More than five times	8	20.0	20.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.12 CAUSES OF VACANCIES IN THE BANK

Table 4.8 shows the reasons for the occurrence of vacancies in the selected banks. Half of the vacancies occur as a result of branch expansions. Transfers and resignations account for fifteen and seventeen and percents respectively. Other causes include dismissals and retirements which together accounts for seventeen percent (17%) of the respondents.

Table 4.8: Reasons for Vacancies

		Frequency	Percent	Valid Percent
Valid	Dismissals	5	12.5	12.5
	Retirements	2	5.0	5.0
	Business Expansion	20	50.0	50.0
	Resignations	7	17.5	17.5
	Transfers	6	15.0	15.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.13 SOURCES OF RECRUITMENT

Table 4.9 depicts how the banks source for qualify people to fill vacancies. The findings show that the banks recruit from two main sources: internal (22.5%) and external (30%) sources. Those who indicate both sources are nearly forty eight percent. This finding shows that majority of the banks do not rely on one source to fill vacancies; the two sources are explored to get the best fit for the job.

Table 4.9: Sourcing of people to fill vacancies

	Frequency	Percent	Valid Percent
Internally	9	22.5	22.5
Externally	12	30.0	30.0
Both	19	47.5	47.5
Total	40	100.0	100.0

Source: Researchers Field Survey

4.14 FILLING VACANCIES THROUGH EXTERNAL MEANS

The findings show that staff transfers and promotions are the most popular internal ways of filling vacancies in the banks. They account for sixty five percent of the sample. Ten percent of the respondents said internal recruitments are done by upgrading, fifteen percent said is by demotion, and ten percent by relatives as shown in Table 4.10

Table 4.10: Recruiting from within

		Frequency	Percent	Valid Percent
Valid	Transfers	15	37.5	37.5
	Promotions	11	27.5	27.5
	Upgrading	4	10.0	10.0
	Demotions	6	15.0	15.0
	Relatives	4	10.0	10.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.15 INTERNAL FACTORS INFLUENCING RECRUITMENTS

Table 4.11 indicates the factors that influence recruitments in the selected banks. Expansion or growth (52%), cost (35%), and the company size (12.5%) are the main factors that influence recruitments in the banks.

Table 4.11: Internal Factors Influencing Recruitment

		Frequency	Percent	Valid Percent
Valid	Cost	14	35.0	35.0
	Expansion	21	52.5	52.5
	Company Size	5	12.5	12.5
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.16 BLIND ADVERTISEMENT

Blind advertising is when a company advertises vacancies without disclosing its identity. This question was aimed at finding out from the respondents as to whether the banks do blind adverts to attract prospective applicants. Sixty five percent of the respondents think

their banks do not engaged in blind advertising whiles thirty five percent indicate that their bank occasionally engaged in the practice. This information implies that blind advertising is not a widely accepted practice in the selected banks.

Table 4.12: Blind Advertising

		Frequency	Percent	Valid Percent
Valid	No	26	65.0	65.0
	Yes	14	35.0	35.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.17 POACHING

Poaching of employees from rivalry banks is a popular tool for recruitment in the banking sector. Table 4.13 states the views of respondents on the topic. As high as seventy three percent confirmed that their banks regularly poached staff from other banks. Twenty seven percent of the respondents however denied the practice. This information show that employee raiding is flourishing in the banking notwithstanding the ethical problems the practice poses.

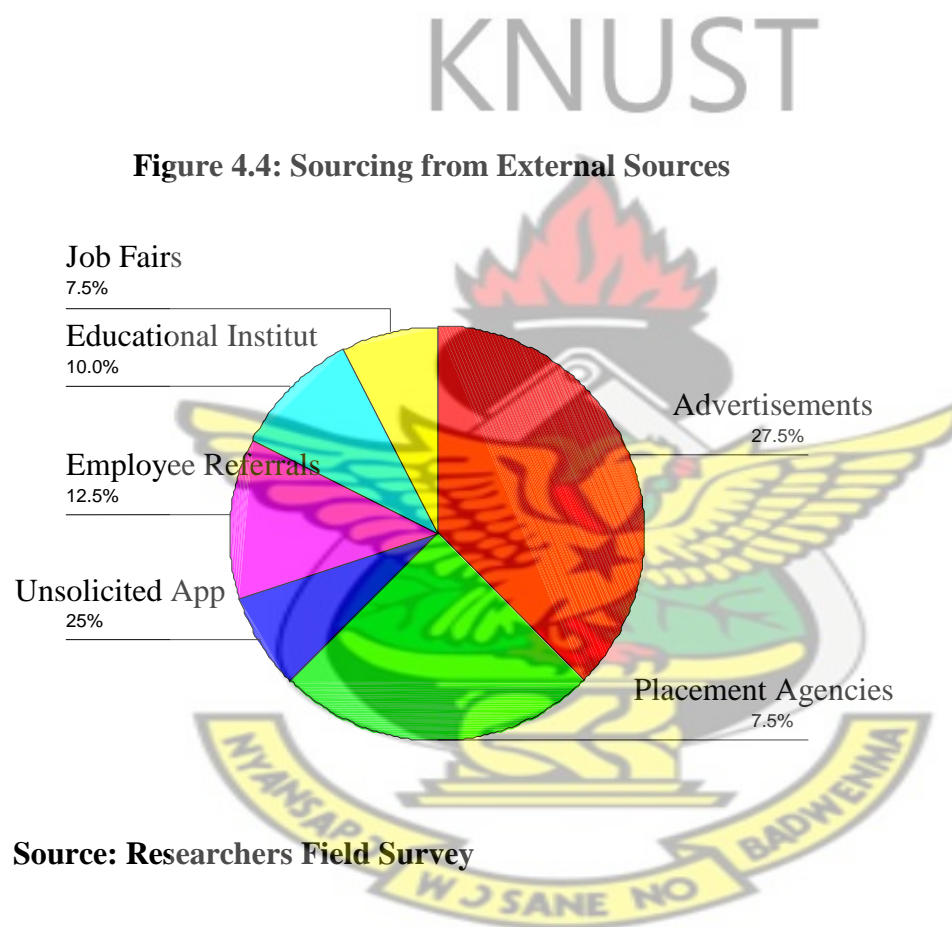
Table 4.13: Staff poaching in the banking sector

		Frequency	Percent	Valid Percent
Valid	No	11	27.5	27.5
	Yes	29	72.5	72.5
	Total	40	100.0	100.0

Source: Researchers Field Survey.

4.18 SOURCING FROM EXTERNAL SOURCES

Table 4.4 depicts the recruitment methods used by the banks to attract qualified people from the labor market. The study show that job advertisements is the most popular recruitment method, accounting for nearly twenty eight percent. This is followed by unsolicited applicants (25%), employee referrals (12.5%), and educational institutes (10%), recruitment agencies (7.5%) and job fairs (7.5%)



4.19 MEDIUM OF ADVERTISING

A bank needs to communicate job openings to the outside world through a medium. How far and wide the job announcement goes depends on the medium selected. Table 4.14 shows the popular medium used by the banks to advertise and attract job seekers. It is obvious from the table that majority of the banks advertise job openings through the

national dailies (50%), followed by the internet (company and private websites), employee referrals (12.5%), private agencies (10%), and families of employees (5%).

Table 4.14: Medium of Advertisement

		Frequency	Percent	Valid Percent
Valid	Newspapers	20	50.0	50.0
	Employee Referrals	5	12.5	12.5
	Bank Website	6	15.0	15.0
	Private Agencies	4	10.0	10.0
	Specialized Website	3	7.5	7.5
	Family of Staff	2	5.0	5.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.20 SELECTION OF ADVERTISING MEDIUM

Table 4.15 states the reasons for selecting a particular medium to advertise vacancies in the banks. Thirty percent of the respondents chose wider coverage as the reason for advertising in a particular medium. Twenty five percent (25%) of them indicated that the medium attracts the right caliber of people and close to thirteen percent (12.5%) of them said time saving is the main consideration. Other considerations include Cost (15%), higher success rate (10%), and meeting legal and social obligations (7.5%).

Table 4.15: Reason for a particular medium of Advert

		Frequency	Percent	Valid Percent
Valid	Wider Coverage	12	30.0	30.0
	Saves Time	5	12.5	12.5
	Attract Right People	10	25.0	25.0
	Less Costly	6	15.0	15.0
	Legal and Social Obligations	3	7.5	7.5
	Higher Success Rate	4	10.0	10.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.21 MOST EFFECTIVE RECRUITMENT METHOD

A method is judged as effective if it can fulfill the following conditions: wide coverage, lower cost, short lead-time, attracts the right caliber of people, and compliance with regulatory requirements. Table 4.16 shows that job advertisement (27.5%) and recruitment agencies (27.5%) are the most effective recruitment methods. The rest are the internet (12.5%), educational institute (10%), job centers (7.5%), employee referral (7.5%), national service (5%) and word of mouth (2.5%)

Table 4.16: Most Effective Recruitment Method

		Frequency	Percent	Valid Percent
Valid	Job Advertisement	11	27.5	27.5
	Job Centers	3	7.5	7.5
	Word of Mouth	1	2.5	2.5
	Recruitment Agency	11	27.5	27.5
	National Service	2	5.0	5.0
	Website	5	12.5	12.5
	Employee Referrals	3	7.5	7.5
	Educational Institutes	4	10.0	10.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.22 LEAST EFFECTIVE RECRUITMENT METHODS

Table 4.17 shows the methods that are less effective. The study indicates that word of mouth (45%), job centers (40%), national service (7.5%), educational institutes (5%) and job posters (2.5%) are the most ineffective recruitment methods.

Table 4.17: Less Effective Recruitment Methods

		Frequency	Percent	Valid Percent
Valid	Job posters	1	2.5	2.5
	Job Centres	16	40.0	40.0
	Word of Mouth	18	45.0	45.0
	National Service	3	7.5	7.5
	Educational Institutes	2	5.0	5.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.23 RECRUITMENT AND EXTERNAL INFLUENCES

The recruitment activities of the banks are influenced by the external environment. Table 4.18 outlines these external factors as skilled labor (30%), good will of the company (25%), competitors (22.5%), the unemployment rate (15%) and statutory regulations (7.5%).

Table 4.18: External Factors Influencing Recruitment

		Frequency	Percent	Valid Percent
Valid	Skill Labour	12	30.0	30.0
	Good Will	10	25.0	25.0
	Environment	3	7.5	7.5
	Competitors	9	22.5	22.5
	Unemployment Rate	6	15.0	15.0
	Total	40	100.0	100.0

Source: Researchers Field Survey

4.24 CHALLENGES TO EFFECTIVE RECRUITMENT

Table 4.19 outlines the major challenges to effective recruitment in the selected banks. The data show that external interference (37.5%) and large application volumes (25%) are the biggest obstacles to recruitment in the banks. The other challenges include lack of

proper application tracking system (15%), multiple sourcing (12.5%) and poor media coverage (10%).

Table 4.19: Challenges of Recruitment

	Frequency	Percent	Valid Percent
Valid Multiple Sourcing	5	12.5	12.5
High Number of Applicants	10	25.0	25.0
Interference	15	37.5	37.5
Poor application tracking	6	15.0	15.0
Poor Media Coverage	4	10.0	10.0
Total	40	100.0	100.0

Source: Researchers Field Survey

4.25 SUGGESTED SOLUTIONS

The questionnaire included a few open-ended questions, which relates to recommendations of improving recruitments in the selected banks. Table 4.20 outlines the recommendations made by respondents. The most recommendations relates to maintaining impartiality (37.5%), and using the internet (25%) to facilitate effective recruitment. The rest are setting goals and budget limits (10%), outsourcing (10%), use of walk-in applicants (10%) and proper application tracking (7.5%).

Table 4.20: Suggested Solutions

	Frequency	Percent	Valid Percent
Valid Use Walk-in Applicant	4	10.0	10.0
Internet Usage	10	25.0	25.0
Ensuring Fairness	15	37.5	37.5
Good Record Keeping	3	7.5	7.5
Outsourcing Recruitment	4	10.0	10.0
Setting Goals and Budget	4	10.0	10.0
Total	40	100.0	100.0

Source: Researchers Field Survey

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1. INTRODUCTION

This chapter present the findings of the research work conducted at three major financial institutions operating in the Tamale metropolis, namely Barclays Bank Ghana Limited, Guaranty Trust Bank Ghana Limited and Agricultural Development Bank Limited. The study sought among other things to evaluate the recruitment methods of the target banks, and help identify the best recruitment strategies that organizations can employ to ensure the existence of the best possible pool of qualified applicants from which they can fill vacancies as and when required. Drawing on a sample size of forty respondents and with the aid of questionnaires, significant amount of data was gathered and analyzed by the researcher. The major findings of the study are presented below.

5.2 RECRUITMENT NEEDS OF THE BANKS

The study revealed that the selected banks share similar recruitment needs which can be categorized broadly as planned, anticipated and unexpected needs. The planned needs of the banks arise due to changes in the organization and retirement policies. Anticipated needs are those movements in personnel, which the HR can predict by studying trends in internal and external environment. The unexpected needs occur as a result of resignation, deaths, accidents, and illness of staff members.

5.3 RECRUITMENT PROCESS

The recruitment process is the first step towards creating competitive strengths and strategic advantages for the selected banks. Though the process differs slightly from one bank to another, they all seem to follow similar pattern. In broad terms, the recruitment process begins with the human resource units receiving requisitions for recruitment from

other units of the banks. The requisition specifies the post and the number of persons required, duties to be performed, qualification, among other things. Below are the steps involved in the recruitment process:

1. Identify vacancy
2. Prepare job description and person specification
3. Advertising the vacancy
4. Managing the response
5. Short-listing
6. Arrange interviews
7. Conducting interview and decision making

The recruitment process is immediately followed by the selection process i.e. the final interviews and the decision making, conveying the decision and the appointment formalities.

5.4 SOURCES OF RECRUITMENT

The findings of this research have shown that all the three banks make their recruitment from two major sources: internal and external sources.

Internal recruitment involved filling vacancies from within through promotions, transfers, upgrading and demotions. There are sound reasons for recruiting from sources within the banks.

In the first place, the ability of the recruit is known so it is easy to assess potential for the next level. By contrast, assessments of external recruits are based on less reliable sources, such as references, and relatively brief encounters, such as interviews.

Secondly, “Insiders” know the organization, its strengths and weaknesses, its culture and, most of all, its people. Furthermore, promotions from within build motivation and foster a sense of commitment to the bank. Skilled and ambitious employees are more likely to

become involved in developmental activities if they believe that these activities will lead to promotion.

Finally, internal recruitment is cheaper and quicker than advertising in various media and interviewing “outsiders”. Time spent in training and socialization is also reduced.

However, internal recruitment does not always produce the number or quality of personnel needed by the banks and can also lead to infighting; in such an instance, the banks rely on external sources for recruitment. The external recruiting entails searching the labor market more widely for candidates with no previous connection to the bank. The methods widely used by the banks include job advertisement, employment agencies, job fairs, employee referrals, on-line/ internet recruitment, and college recruitment.

5.5 FACTORS AFFECTING RECRUITMENT

Recruitment activities of the selected banks are influenced by both internal and external factors. The internal factors fall within the control of the banks and these include the cost of recruitment, size of the bank, growth and expansion plans, and recruitment policy. The external on the other hand lies outside the control of the banks and they include company image or goodwill, political-social and legal environment, competitors, unemployment rate and the labour market.

5.6 EVALUATION OF RECRUITMENT METHODS

The study show that the vacancies in the banks are filled through different recruitment methods. The widely used ones include the following

1. Job Advertisement

The findings show that when the banks decide to communicate their vacancies to the public, advertising is the most popular methods used. In the case of GTB, the most popular medium for advertisements is advertising in the leading newspapers. The goal is

always to select a medium that is widely circulated, with full national coverage and likely to be read by people with the requisite qualification and skills. The Daily Graphic and B&FT are the preferred choice because of their wider coverage and large audience. The main advantage of job advertisement lies in its ability to generate large pool of applicants from which the bank can select people for employment. This method has some few drawbacks. It is relatively expensive and time consuming. Despite these short-comings, job advertisement remained the preferred and effective method of recruitment in the selected banks.

Some of the banks also engage in what is referred to as a blind advertisement, one in which there is no identification of the organization. Two of the banks – ADB and BBG – constantly used blind advertisements to fill both upper and lower level positions. In the case of ADB and BBG, applicants are asked to apply to a post office box number or to an employment firm that is acting as an agent for the employing bank. The justifications for using blind advertisement include the need to cut down the number of applications and also the desire not to publicize the fact that the bank is seeking to fill a high position. However, blind advertising has some fundamental challenges, chief among it is that many individuals are reluctant to answer them. Sometimes there is fear that the advertisement has been placed by the organization in which the individual is currently working.

2. Employee Referrals

Employee referral is also one of the best sources for external recruitment used by the selected banks to fill vacancies. It is simply a recommendation of someone from a current employee for employment. Often referred to as “word of mouth”, employee referral is an accepted practice in all the banks because it is deemed to be cost-effective; it saves advertising cost. Also, since the reputation of the recommender is at stake the recommendation is expected to be based on sound judgment.

Though good as the intentions may be, employee referral as a method of recruitment is open to abuse for personal rather than organizational gains. In Ghana, the concept of employee referral is so abused to the extent that it is referred to as “whom you know”, a practice of recommending ones family relations, classmates, tribesmen, for employment. This implies that if you don’t “know someone” or “someone doesn’t know” you through family, religious, tribal or political ties, you are likely not to be recommended for employment, no matter how competent or qualified you are. The study confirmed that the tendency to abuse the practice of employee referral for personal gains is quite high in the selected banks, and that the practice of “whom you know” is no longer a perception but a reality in Ghana.

3. Employment Agencies

Besides job advertisement, employment agencies are the next most important source of external recruitment for the selected banks. Also referred to as “head-hunters”, recruitment agencies provide the banks with details of suitable candidates for vacancies at a fee or on commission.

The nature and the needs of the bank determine the type of employment agency to engage for staff recruitment. The study show that ADB mostly engaged the services of public/state recruitment agencies to recruit their staff since it is an entity owned by the state. Barclays bank and Gtbank on the other hand prefer the services of private employment agencies and management consultants to that of public agencies.

The main advantage of using employment agencies is that they can match candidates to jobs much faster than the banks can do. In addition, employment agencies maintains large database of applicants which makes it easy for them to locate the competencies needed by the banks.

The limitation of this method is that activities of employment agencies cannot be monitored to ensure strict adherence to guidelines. This can lead to some form of abuse in the process of screening and presenting applicants for employment in the banks. Speculations are rife that some of the recruiting agencies may be guilty of demanding huge sums of monies from job seekers before offering them for employment in the banks. Such speculations, though unconfirmed, give credence to the fact that employment agencies may not be as effective as people thought. Another major drawback of recruiting via this medium is that it is expensive.

4. Educational Institutes/ College Recruiting

Educational bodies are another important recruitment sources to the banks. It typically involved sending a representative of the bank to university campuses to prescreen applicants and create an applicant pool from the graduating students of that year. This forms an important source for recruiting management trainees, entry level candidates, and professional and technical employees in to the banks. University of Ghana, Institute of Professional Studies and Kwame Nkrumah University of Science and Technology are the top places that the banks do most of their recruitment of fresh graduates.

College recruitment offers an opportunity for the banks to select the potential employees with the personal, technical and professional competencies they require in their organization. The personal competencies identified may include a positive work ethic, strong interpersonal skills, leadership capacity and an ability to function well in a work team. The opportunity to discuss a student's current strengths and potential future value to an organization cannot be replicated in any other setting. Two major advantages of this strategy are the low cost and the convenience -since many candidates can be interviewed in a short time in the same location with space and administrative support provided by the university itself.

Unfortunately, suitable candidates become available only at certain times of the year, which may not always suit the needs of the hiring bank. Another major disadvantage of college recruiting is the lack of experience and the inflated expectations of new graduates and the cost of hiring graduates for entry-level positions that may not require a college degree.

5. Unsolicited Applicants/ Walk-Ins

The banks generally receive unsolicited application from job seekers at various points of time. The number of such applications usually depends on economic conditions in the country, the image of the bank, and the applicant's perception of the type of job that might be available. Such applications are used to create a talent pool or database and whenever a suitable vacancy arises, the bank would inform the candidate. This is perhaps the cheapest and the easiest means to recruit people to fill vacancies in the banks.

Unsolicited applicants are sometimes considered a nuisance to the daily work activities of the banks due to the frequency and sheer volumes involved. The huge volumes of applications that the banks receive on daily basis are fuelled largely by lack of jobs and also the general perception that banks pay higher salaries than other sectors of the economy. Managing such applications becomes a nightmare and time-consuming to the banks.

6. Job Fairs

The study showed that the banks organized job fairs periodically to bring job seekers together for recruitment. The Job fairs afford the banks the opportunity to exhibit the best their companies have to offer so that job seekers can make informed choices. They are considered one of the most effective ways for job seekers to land jobs. The banks have access to a large pool of candidates on which to draw, while job seekers have the

opportunity to shop around for dozens – sometimes hundreds – of employers, all in one place.

The main setback of job fair is that it is organized periodically and this may not coincide with the time that vacancies exist in the banks. Job fairs are quite difficult and expensive to organize since the usual format of job fairs is to have several companies set up information desks, with at least one representative of the company present to provide information.

7. E-recruitment

The use of the internet as recruitment method is gaining grounds in the selected banks. The study shows that vacancies are advertised on the web either through the banks' own website or on specialized job websites. The websites of all the three financial institutions contained links inviting prospective job applicants to apply for existing or yet to be announced vacancies. Job seekers are also permitted to upload their curriculum vitas and applications directly to the banks' applications database for processing.

The benefits of e-recruitment to the banks are huge. Using the Internet is faster and cheaper than many traditional methods of recruiting. Jobs can be posted on Internet sites at minimum cost and are available twenty-four hours a day. Prospective job seekers can view detailed information about the job and the bank and then respond electronically. Submitted applications and resumes are processed immediately.

Internet recruiting is not all positive; there are drawbacks for the banks to take note. Some applicants still place great value on face-to-face interactions in the hiring process. Such applicants are likely to ignore jobs posted, impersonally, on-line.

Secondly, the volume of résumés generated by the Internet can be overwhelming for the banks to handle or processed. This can, in fact, lengthen the short-listing process. If the

screening process is not well done, the quantity of applications/résumés logged-on may be more of a hindrance to the process than an aid to selection.

Finally, job seekers who demand confidentiality in the recruitment process may be reluctant to use the Internet as a job search mechanism.

8. Staff Poaching

Staff poaching is not exactly a recruitment method in a technical sense, but nonetheless a very popular way of addressing staffing needs in the selected banks. The study revealed that poaching in the banking sector is on the ascendancy, employed by banks to gain competitive advantage over one another. The practice involved the inducement of experience and skillful staff of a competing bank to “defect”. This may not be ethical but the banks freely and openly poach from one another. It has therefore become a challenge for banks to face and tackle poaching, since the practice can weaken their competitive strengths.

5.7 CRITERIA FOR EVALUATING RECRUITMENT METHODS

Which recruitment method is the best? Which recruitment techniques should a bank use?

The answer to these questions depends on the recruitment goals and objectives of the bank as outlined below

1. Cost Control

If the goal of the bank is to fill vacancies at minimize cost then the best option is to recruit internally by means of staff transfers, promotions, demotions, recall from retirement, etc. Apart from being cheaper, internal recruitment has other advantages such as employee morale boosting, encourages competent individuals who are ambitious, improves the probability of good selection since information on the individual’s performance is readily available, those chosen internally are familiar with the

organization thus reducing the orientation time and energy and also acts as a training device for developing middle-level and top-level managers.

Other suitable methods include walk-ins and employee referrals.

2. Attracting large applicants

If the objective of the bank is to attract large numbers of applicants from which suitably qualified people can be recruited, then the appropriate recruitment techniques to adopt are job advertisements, walk-ins and on-line recruitment. These methods have the ability to generate large pool of applicants

3. Quality of applicants

The aim of the bank may be set on attracting the best possible caliber of people with the requisite skills, qualification and experience. If this is the case then the ideal recruitment methods to achieve this goal are college recruitment, employee referrals, staff poaching and private recruitment firms.

4. Time Consideration

The availability of time or absence of it can influence the selection of recruitment method. If the bank has lots of time to spare before filling a particular vacancy, it may consider using job advertisements and executive search firms because they tend to have long lead time. However, if the bank has limited time to find someone to fill a vacancy it may rely on unsolicited applicants, referrals and poaching.

5. Return on Investment and Retention

The bank may be looking to maximize return on investment i.e. to recover the cost incurred in the recruitment process. That is, the performance of the employee must justify the resources expended in using a particular recruitment method. If the recruitment policy of the bank is to achieve high retention rate and cost- effectiveness, then job advertisement and private employment firms must be considered for adoption.

6. Complying with regulations and ensuring fairness

Complying with internal employment policies and government regulations may be the top recruitment priority of the bank. The bank may want to protect the sanctity of its recruitment processes, ensure fairness and avoid accusations of discrimination. If such is the case, then the ideal recruitment methods to achieve these goals are job advertisement and e-recruitment. These methods have wide circulation and audience and therefore provide fair opportunity to prospective job seekers.

5.8 CHALLENGES RECRUITMENT

Effective recruitment requires business perspective and expertise to find and match the best potential candidate for the organization. It also requires diplomacy, marketing skills and wisdom to align the recruitment processes to the strategic goals of the organization.

The human resource managers – handling the recruitment function of the selected banks- are constantly facing new challenges in recruitment. The biggest of these challenges relates to the source and how to recruit the best people or potential candidate for the bank. In the last few years, the job market has undergone some fundamental changes in terms of technologies, sources of recruitment, competition etc. In an already saturated job market, where the practices like poaching and raiding are gaining momentum managers of recruitment practices are constantly facing new challenges in one form or the other. They have to face and conquer various challenges to find the best candidates for their organizations.

Findings from the study have highlighted the following challenges faced by banks in Ghana.

1. Adaptability to globalization

The banks in Ghana are expected and required to keep in tune with the changing times of recruitment practices i.e. e-recruitment, automated application processing and other changes taking place across the globe. This proved to be a formidable challenge to recruiters in the selected banks.

2. Cost Control

This relates to the challenge of ensuring that the cost of recruitment fall within approved budget and do not go out of control. The main challenge for banks is how to keep track of hiring cost and activities.

3. Time Constraints

Most of the recruitment methods tend to have longer lead-time, resulting in hiring delays and work-flow disruptions. Time constraint is therefore one of the major recruitment challenges faced by banks.

4. External influence

The recruitment process is susceptible to abuse and interference. The challenge is how to protect the sanctity and fairness of the process, ensuring that the interest of the organization is not compromised for personnel gains.

5. Talent Acquisition

It is becoming difficult these days for the banks to acquire the services of hardworking, experienced and skillful personals. Work in the bank is stressful and full of risk. The challenge is therefore how to attract the right talents with the different recruitment methods.

6. Retention of Employees

Staff retention is one of the biggest problems facing banks in Ghana. The stiff competition in the banking sector has resulted in a free for all “poaching” or “raiding” of workers from one another. The banks must therefore find ways of managing this challenge to stay competitive.

5.9 RECOMMENDATIONS

The following recommendations can help the selected banks improve their recruitment practices:

1. In order to make recruitment more effective, there is the need to implement a functional human resource information system to support recruitment. An effective information system would flag imminent vacancies throughout the bank to ensure that the recruitment process is timely. In addition, it would assist in analyzing hiring, transfer and exit trends and provide other information that are helpful in planning, evaluating and auditing the recruitment process. Finally, it would help identify any adverse impacts of the recruitment process.
2. Recruitment must commence with clear strategy and objectives. The strategy must include the type of candidates to target, the sources to recruit from and the resources required to accomplish the task. The objective of the recruitment process should be specific, measurable, attainable, relevant, and time-bound.
3. The banks are encouraged to use different recruitment methods when sourcing for candidates. Recruiting through different sources would ensure that vacancy announcements reaches a wider audience and may turn up a greater number of potential candidates from which the bank can choose.

4. The internet holds the key to successful future recruitment. To this end, the banks are encouraged to incorporate e-recruitment into their overall recruitment strategies to reap the full benefit that goes with it. A comprehensive website to receive and process job applications as well as application tracking system should be developed.
5. It is frequently said that the best jobs are not advertised; their availability is communicated by word of mouth. Networking, therefore, continues to be a viable mechanism for recruiting, especially at the senior management level. It is therefore an imperative for bank officials to deepen their contacts and networks with friends, business associates and partners as a mechanism to facilitate recruitment.
6. There are several alternatives to recruitment that banks can take advantage of to save money and reduce workload. Some of these options in this regard include overtime, subcontracting, temporary employees, employee leasing and outsourcing. These options are cheaper and easy to implement compared to recruitment.

5.10 CONCLUSION

In conclusion, this study has highlighted the growing importance of the web as a unique tool for effective recruitment in the Ghanaian banking industry. The study has also indicated that the traditional recruitment methods are less effective in sourcing for competent workforce when used separately. Therefore, multiple methods should be used to attract large pool of qualified applicants for selection

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APPENDICES

APPENDIX A

ADB BRANCH NETWORKS IN NORTHERN REGION

BRANCHES	LOCATION	NO. OF EMPLOYEES
Tamale Main	Tamale	25
Aboabo Branch	Aboaba, Tamale	15
Savelugu Market	Savulugu	10
Walewale	Walewale	10
Yendi	Yendi	11

APPENDIX B

BARCLAYS BANK BRANCH NETWORKS IN TAMALE METROPOLIS

BRANCHES	LOCATION	NO. OF EMPLOYEES
Tamale Main	Tamale	18
Gumani Branch	Gumani- Tamale	12

APPENDIX C

GUARANTY TRUST BANK BRANCH NETWORK IN NORTHERN REGION

BRANCHES	LOCATION	NO. OF EMPLOYEES
Tamale Main	Tamale Metropolis	13

INSTITUTE OF DISTANCE LEARNING
KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
COMMONWEALTH EXECUTIVE MASTERS OF BUSINESS ADMINISTRATION

QUESTIONNAIRE

Dear respondent, this questionnaire is designed to collect information on the research topic: “Evaluation of Recruitment Methods: A case study at selected banks in Tamale Metropolis.” The research is part of the requirements for the award of Commonwealth Executive Masters in Business Administration by the Institute of Distance Education, KNUST. Please do not sign your name – your responses will be confidential. Your co-operation would be greatly appreciated. Thank for your time.

SECTION A; RESPONDENT’S PERSONAL INFORMATION

1. Please what is your gender? *(Tick where appropriate)*
☐ male ☐ female
2. Please select your age group
☐ below 20 yrs ☐ 20 – 29 yrs ☐ 30 – 39 yrs ☐ 40 – 49 yrs ☐ 50 yrs and above
3. What is your marital status?
☐ single ☐ married ☐ divorced
4. What is your academic qualification?
☐ diploma ☐ degree ☐ professional qualification
5. Please indicate by ticking the bank you work with
☐ GTB ☐ BBG ☐ ADB
6. How long have you worked with your current employer?
☐ below 5 yrs ☐ 5 – 10 yrs ☐ 10 – 15 yrs ☐ 15 yrs and above
7. What is your current job grade in the bank?
☐ Executive Assistant
☐ Executive Trainee
☐ Assistant Banking Officer

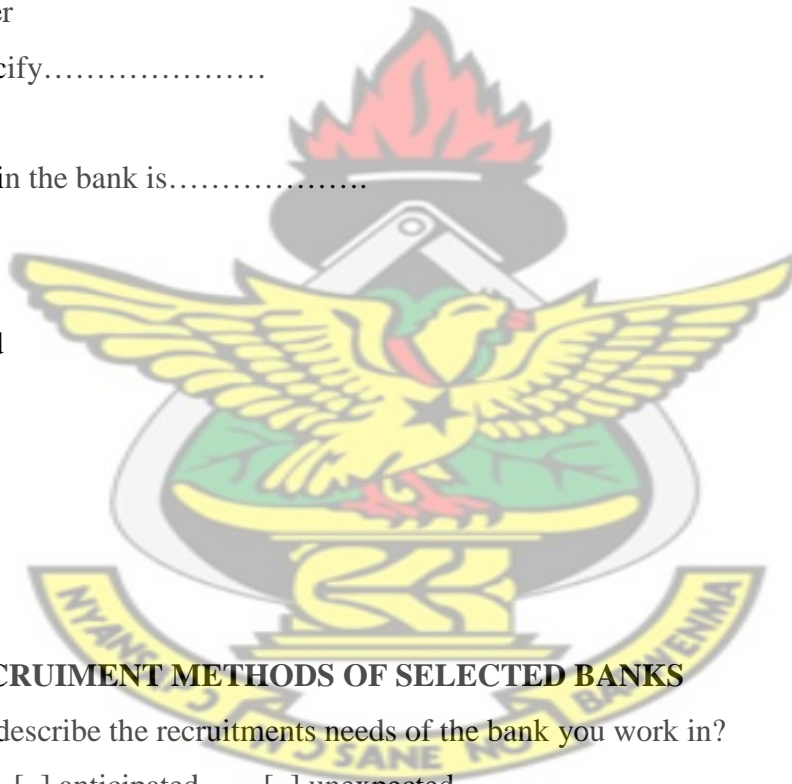
- ☐ Banking Officer
- ☐ Deputy Manager
- ☐ Manager/ Senior Manager
- ☐ Others, please state.....

8. Which of the following job positions do you fall into?

- ☐ Cashier
- ☐ Customer information officer
- ☐ Funds Transfer officer
- ☐ Credit officers
- ☐ Relationship officer
- ☐ Cash officer
- ☐ others, specify.....

9. Your position in the bank is.....

- ☐ Permanent
- ☐ Contract
- ☐ Outsourced



SECTION B; RECRUITMENT METHODS OF SELECTED BANKS

10. How will you describe the recruitments needs of the bank you work in?

- ☐ planned
- ☐ anticipated
- ☐ unexpected

11. How often does your bank recruit people to fill vacancies in a year?

- ☐ at least once
- ☐ at least five times in a year
- ☐ more than five times

12. Vacancies occur in the bank as a result of the following factors (please tick)

- ☐ transfers/ redeployment
- ☐ retirements
- ☐ resignations

- ☐ business expansion
- ☐ dismissals
- ☐ death

13. How does your bank source for people to fill existing vacancies?

- ☐ source for people internally
- ☐ source for people externally
- ☐ both

14. When sourced internally, vacancies are filled through (please select)

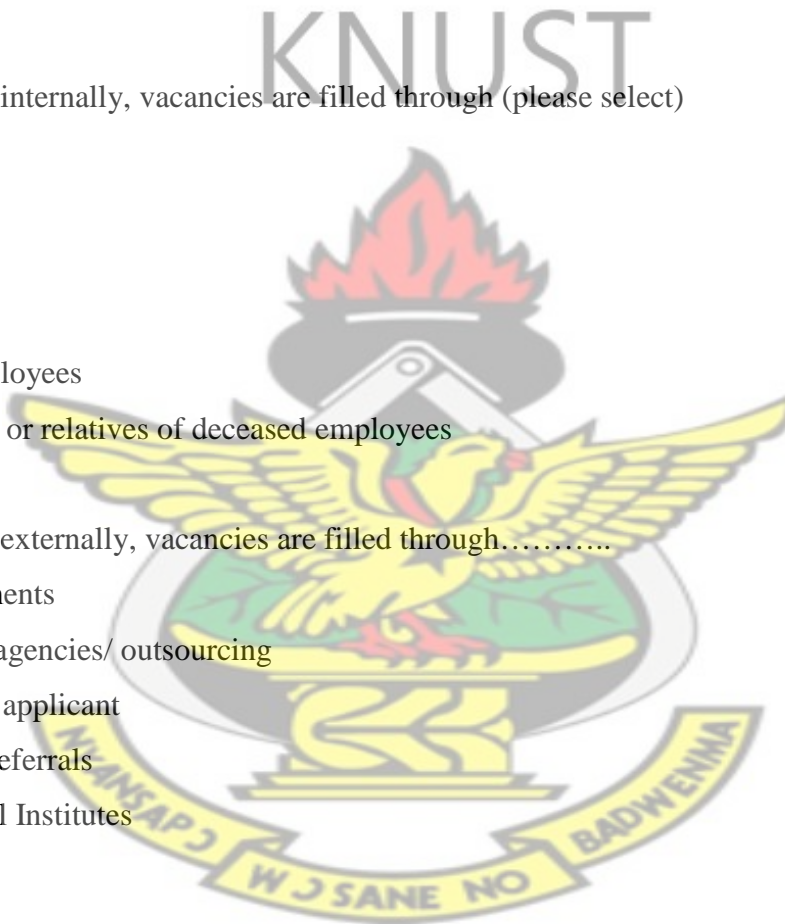
- ☐ transfers
- ☐ promotions
- ☐ upgrading
- ☐ demotions
- ☐ retired employees
- ☐ dependents or relatives of deceased employees

15. When sourced externally, vacancies are filled through.....

- ☐ Advertisements
- ☐ placement agencies/ outsourcing
- ☐ unsolicited applicant
- ☐ employee referrals
- ☐ Educational Institutes
- ☐ job fairs
- ☐ job centers
- ☐ others, please specify.....

16. Which of the methods below does your bank use frequently?

- ☐ Radio Advertisement
- ☐ Newspaper Advertisement
- ☐ TV Advertisement
- ☐ Employee referrals
- ☐ Bank website
- ☐ Recruitment Posters



- ☐ Private recruitment agencies
- ☐ Specialized recruitment websites
- ☐ Friend/family of staff

17. What do you think is the reason for your bank's selection of a particular method(s) of recruitment in the above?

- ☐ wide reach
- ☐ saves lot of time
- ☐ attract the right people
- ☐ Increase the pool of job candidates at minimum cost.
- ☐ help the bank to meet its legal and social obligations
- ☐ help increase the success rate of selection process.
- ☐ others, please state.....

18. Which of the following do you think is the most effective recruitment method?

- ☐ local paper
- ☐ job centres
- ☐ word of mouth
- ☐ recruitment agency
- ☐ apprentices/national service
- ☐ website
- ☐ employees referrals
- ☐ educational institute
- ☐ others

19. Which of the sources listed below do you think are less effective?

- ☐ local paper
- ☐ job centres
- ☐ word of mouth

- ☐ recruitment agency
- ☐ apprentices/national service
- ☐ website
- ☐ employees referrals
- ☐ educational institute
- ☐ others

20. Which of the following external factors influence recruitment in your bank?

- ☐ availability of skilled labour
- ☐ company image/ goodwill
- ☐ political-legal-social environment
- ☐ competitors
- ☐ unemployment rate

21. The internal factors that influence recruitment decisions are the

- ☐ cost of recruitment
- ☐ growth and expansion
- ☐ size of the company
- ☐ others, please state.....

22. Does your company put out adverts without revealing its identity?

- ☐ yes
- ☐ no

If yes what is the reason for doing that?.....

23. Does your company engage in 'poaching' or 'buying talents' from its competitors?

- ☐ yes
- ☐ no

If yes, what is the reasons for doing that?.....

24. What are the challenges facing recruitment in your organization?

- ☐ multiple candidate sourcing channels due to shortage of talents
- ☐ increased volume of application due to high unemployment
- ☐ use of connections and informal contacts to get employment
- ☐ difficulty in keeping track of recruitment cost and activities
- ☐ poor wider coverage of recruitment methods
- ☐ others, please state.....

25. How can these challenges be overcome?

- ☐ encouraging walk-in applicants
- ☐ advertising on-line via the internet
- ☐ ensuring openness and transparency
- ☐ computerizing handling and tracking applications
- ☐ outsourcing recruitment activities
- ☐ setting recruitment goals and budget

26. What recommendations will you make to improve recruitment activities in your company?

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