# KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY INSTITUTE OF DISTANCE LEARNING

# AN EVALUTION OF RECRUITMENT AND SELECTION POLICIES AND PRACTICES OF GHANA COMMERCIAL BANK LIMITED

By

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A Thesis submitted to the Institute of Distance Learning, Kwame Nkrumah

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requirements for the degree of

Commonwealth Executive Masters in Business Administration

# **CERTIFICATION**

I hereby declare that this submission is my own work towards the CEMBA degree and that, to the best of 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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# **DEDICATION**

This dissertation is dedicated to my Father and Mother Mr. Kwasi Opare-Asante, Madam Felicia Baidoo and also my sister Christiana Asante Opare who have been of immeasurable support to me during the course of my study.

#### **ACKNOWLEDGEMENTS**

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#### ABSTRACT

The study was undertaken with the view of evaluating the recruitment and selection policies and practices of Ghana Commercial Bank. With this aim, ten (10) respondents were selected from the Human Resource Department while the rest were selected from other departments. Samples of fifty (50) out of the study population of two hundred and fifty (250) were either interviewed or questionnaires sent to them for appropriate data for this thesis. For data collection, both probability and non-probability methods were employed. Under the probability method, simple random sampling was used to select the staff of the bank, whilst purposive sampling was used to select the heads of HR in the selected branches of the institution. The results indicated that, advertising of job vacancies, employee referrals are mostly the mode for recruiting potential employees, it was also realized that the method used in the recruiting and selection process was very effective and moreover helped improve employee performance, the study revealed that the selecting and recruitment process are also characterized with lots of challenges. Among the recommendations made were all applicants must be treated fairly; issues of favouritism should be avoided while giving the chance to all. Employee referrals though a good idea should be minimized to carter for a certain number of people rather than a whole scale opportunity. The human resource department should appraise employees to help them give off their best and help improve performance of employees. Refresher courses must be organized for employees for them to be abreast with trends in the ever growing market. Finally, performance targets should be set for employees to eliminate negative practices by both management and other employees of the bank.

# TABLE OF CONTENTS

CONTENTS	PAGES
CERTIFICATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Problem	4
1.3 Objectives of the Study	5
1.4 Research Questions	6
1.5 Significance of the Study	6
1.6 Scope of the Study (Delimitation)	7
1.7 Overview of Methodology	7
1.8 Organization of the Study	8
CHAPTER TWO	9
LITERATURE REVIEW	9
2.0 Introduction	9
2.1 The Concept of Recruitment and Selection	9
2.2 Recruitment Methods	12
2.3 The Process of Recruitment	16
2.4 Recruitment and Selection Process and Development of the Organization	20
2.5 The Changing Context of Recruitment and Selection Decisions	20
2.6 Recruitment and Selection Practices and Performance	24
2.7 The Selection Decision	26
2.8 Challenges of Recruitment and Selection	27
2.8 Human Resource Development	31

CHAPTER THREE	35
METHODOLOGY	35
3.0 Introduction	35
3.1 Research Design	35
3.2 Sources of Data	36
3.3.1 Profile of Study Area	37
3.3.2 Population	38
3.4.1 Sample Size	38
3.4.2 Sampling Techniques	39
3.5 Data Collection Instrument	39
3.6 Administration of Instruments	39
3.7 Data Analysis	40
CHAPTER FOUR.	41
ANALYSIS AND FINDINGS	41
4.0 Introduction	41
4.1 Demographic Data	41
4.1.1 Gender Distribution	41
4.1.2 Number of Years in Service	42
4.1.3 Professional Qualification of Respondents	43
4.2 Formal Policy for Recruitment and Selection Practices of Employees	44
4.3 Outline of Job Analysis	45
4.4.0 Recruitment Methods and Selection Practices by Ghana Commercial Bank	46
4.4.1 Recruitment Methods	46
4.4.2 Selection Practices	47
4.5 Effectiveness of Recruitment and Selection Practices of the Bank	49
4.6 Recruitment and selection Practices and Performance	51
4.7 Challenges of Recruiting and Selection Practices at the Bank	52
4.8 Improving Recruitment and Selection Practices at the Bank	54
CHAPTER FIVE.	56
SUMMARY, CONCLUSION AND RECOMMENDATIONS	56
5.0 Introduction	56
5.1 Summary	56

5.2 Conclusion	61
5.3 Recommendations	62
REFERENCES	63
APPENDICES	67
Appendix 1 Questionnaire for Human Resource Department	67
Appendix 2 Questionnaire for Staff /Employees	72

#### LIST OF TABLES

Table 4.1.1: Gender Distribution	41
Table 4.1.2: Number of Years in Service	42

#### LIST OF FIGURES

Figure 4.1: Professional Qualification
Figure 4.2: Outline of Job Analysis45
Figure 4.3.1: Methods of Recruitment by the Bank47
Figure 4.3.2: Factors to be considered by Ghana Commercial Bank
Figure 4.4: Effectiveness of Recruitment and Selection Practices of GCB50
Figure 4.5: Impact of Recruitment and Selection Practices on Employees
Performance
Figure 4.6: Challenges of Recruitment and Selection Practices at the Bank53
Figure 4.7: Improving Recruitment and Selection Practices at GCB55

#### CHAPTER ONE

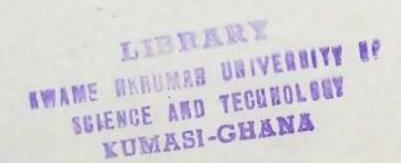
#### INTRODUCTION

# 1.1 Background to the Study

The success of a business or an organization is directly linked to the performance of those who work for that business. Underachievement can be a result of workplace failures. Because hiring the wrong people or failing to anticipate fluctuations in hiring needs can be costly, it is important that conscious efforts are put into human resource planning (Biles et al, 1980).

People are individuals who bring their own perspectives, values and attribute to organizational life, and when managed effectively, these human traits can bring considerable benefits to organizations. One of the most significant developments in the field of organization in recent times is the increasing importance given to human resources. More and more attention is being paid to motivational aspects of human personality, particularly the need for self-esteem, group belonging, and self-actualization. This new awakening of humanism and humanization all over the world has in fact enlarged the scope of applying principles of human resource management in organizations. The development of people, their competencies, and the process development of the total organization are the main concerns of human resource management (Mullins, 1999).

Recruitment and selection is the process of attracting individuals on a timely basis, in sufficient numbers and with appropriate qualifications (Walker, 2009). Thus recruitment is the process of identifying and attracting potential candidates from within and outside an organization to begin evaluating them for future employment.



Selection then begins when the right caliber of candidates are identified. Selection is thus the process through which organizations make decisions about who will or will not be allowed to join the organization. The selection process varies from organization to organization, job to job, and country to country. Some of the processes include screening applications and resumes, testing and reviewing work samples, interviewing, checking references and background. Organizations use these processes to increase the likelihood of hiring individuals who possess the right skills and abilities to be successful at their jobs (Walker, 2009).

Following the initial selection of incumbents they are likely to again be chosen to develop their further interest in the organization and later to encourage them to apply for other jobs. Using appropriate techniques the suitable candidates are thus, able to be recruited and selected during their career development. It has been argued that in order for the firm to build and sustain the competitive advantage, proper staffing is critical recruitment and selection is a major HRM function as it encompasses all organizational practices and decisions. Recent technological advances, globalization, social trends and changes within organizations have brought new challenges for recruitment and selection (Hax, 2001)

According to Dessler (2003), there has been a significant amount of research examining what skills and qualities employers value most in job applicants. Qualifications, work experience and communication or interpersonal skills are the most frequently identified qualities. Work experience and qualifications are measures of competence in relation to an applicant's technical skills, whereas the concept of communication skills appears to be a generic term incorporating many different

specific skills. Indeed, communication in the workplace encompasses team skills; leadership skills; an ability to negotiate with or persuade others; problem solving skills; organizational skills; crisis management skills; and presentation skills. Other communication competencies include cultural adaptation, social competence and language proficiency.

To manage a diverse workforce effectively, an organization must hire and promote the most capable candidate for a job, while being mindful of the necessity to build a workforce that is representative of the greater business community. This may be achieved through using more appropriate and inclusive recruitment and selection strategies.

In Ghana and other parts of the world, recruitment and selection processes are practiced to some extent even though job placements in both public and private organizations are more or less affiliated to networking and political inclinations. It is vital that organizations select people with the quality essential for continued success in this competitive global village of today. The only means of achieving this success is through proper recruitment and selection practices.

Recruitment and selection process is vitally important to any organization desirous of attracting and appointing qualified personnel. Getting the right people in the right place at the time doing the right job is an essential element of recruitment and selection process in organizations. In order for the process to meet desired goals, it must be valid and measurable, with minimum adverse impact.

Organizations exist not because of their desire to be benevolent but to also make profit or made an impact on the people they serve. Though their initial concern may be that of image building and winning the goodwill of the public, but the ultimate goal is the achievement of the organizational goals. This means that there is the need to plan strategically to cater for the short, medium and long term growth of the organization.

#### 1.2 Statement of the Problem

The success of organizations in this modern business environment depends on the caliber of the manpower that steers the day to day affairs of the organizations. The process of recruiting and selecting all categories of employees into both private and public companies has been a matter of concern to many and needs attention. Even though it is the wish of every organization to attract the best human resource in order to channel their collective effort into excellent performances, unconventional selection practices can mar any business plan.

The challenge for many researchers then have been to demonstrate how scientifically derived recruitment and selecting practices add value to organization's performance. Recruitment and selecting staff is expensive both in terms of time and money, and it is therefore important that the process is carried out smoothly and efficiently and results in the appointment of a person who fits the job.

Managing people is a definite challenge both at strategic or even organizational levels. Thus, human resources are well managed and developed in alignment with the organizational goals and strategies. It has been observed that for any organization to achieve its stated objectives and goals there is the need for management to put in

place policies or strategies that will help attract the best of employees to strive towards the achievement of organizational objectives.

It has also been observed that the performance output of employees of Ghana Commercial Bank is of prime concern to management of the bank as it affects productivity and the development of the bank. Importantly, some of employees who are not able to improve and adjust to their new working environment resign leading to

employee turnover and affect the organization in terms of cost and productivity.

Despite a recent increase in published literature discussing recruitment and selection practices, there has been little change in the types of methods used to recruit and select employees (Kelly, 2006). The study therefore seeks to evaluate and assess the effectiveness of the best policies and practices in the recruitment and selection of Ghana Commercial Bank Ltd.

# 1.3 Objectives of the Study

The objectives of the study are:

- To identify the recruitment and selection policy and practices of Ghana
   Commercial Bank
- To evaluate the effectiveness of the recruitment and selection policies and practices of Ghana Commercial Bank.
- 3. To examine how recruitment and selection policy and practices affect the performance and development of Ghana Commercial Bank
- 4. To assess the challenges associated with the implementation of the recruitment and selection policy and practices of Ghana Commercial Bank

4 To identify factors that will improve upon the recruitment and selection practices at Ghana Commercial Bank.

#### 1.4 Research Questions

The research questions which served as a guide to the study are:

- 1. What are the recruitment and selection policies and practices of Ghana Commercial Bank?
- 2. What is the effectiveness of the recruitment and selection policies and practices of Ghana Commercial Bank?
- 3. How do recruitment and selection policies and practices affect the performance and development of Ghana Commercial Bank?
- 4. What are the challenges associated with the recruitment and selection practices of Ghana Commercial Bank?
- 5. In what ways can human resource planning and human resource development in Ghana Commercial Bank be improved?

## 1.5 Significance of the Study

A study of this nature will help Ghana Commercial Bank and others banks to adopt measures in the context of human resource planning and development in relation to recruitment and selection.

The study is very significant because it will add to the existing literature or the research will add to the stock of books and works already written on human resource planning and development. Also it will afford the Ghana Bankers Association and Union of Finance and Commerce Workers (UNICOF) the opportunity to identify the

benefits of human resource and challenges facing their members and find lasting solutions to them.

It will also be beneficial to the academic community and decision makers who deal directly with the banking sector and to make meaningful proposals and suggestion to improve the banking sector in Ghana. Also the study is important because it will reveal the importance of the banking sector to the socio-economic development of Ghana. These include offering employment to many people. Furthermore the study will serve as a spring board to those who want to delve much into human resource planning and development. Finally this will give fore knowledge to management of Ghana Commercial before embarking on human resource planning and development.

## 1.6 Scope of the Study (Delimitation)

The study will be delimited to investigate human resource planning and development.

The study will further be delimited to Ghana Commercial branches in Brong Ahafo

Region and the headquarters in Accra because of the availability and accessibility of information.

Also the study will be limited to employees of the bank since human resource planning and development are nominally targeted at core employees. This will facilitate mobility to target population as well as to cut down cost comparatively. Other factors like time and convenience will also be taken into consideration.

# 1.7 Overview of Methodology

Although a case study research is largely qualitative, quantitative techniques will be used for the data analysis.

The sample for the study will be taken from the staff of Ghana Commercial Banks in Brong Ahafo Region and Head Office of the Bank in Accra. The sample unit of the study will constitute all senior staff from the various departments of the banks. The researcher will limit the sample size to one hundred (100). The simple random and purposive sampling techniques will be adopted in the selection of the sample units or respondents from the branches and departments.

Primary and secondary sources of data will be used in the research. Questionnaires will be used in the collection of the primary data. Secondary data will be sourced through the use of books, articles, journals, and handouts on human resource development. Electronic search engines such as the internet and Encarta encyclopedia will also be used.

# 1.8 Organization of the Study

The study will consist of five chapters. The first chapter will be the background to the study, statement of the problem, Objective of the study, Research Questions, Scope of the study, and significance of the study and lastly the organization of the study.

Chapter two will deal with literature reviews of concepts relevant to the study.

In chapter three, the methodology that will be adopted to conduct the research will be stated. This chapter will deal with issues such as the research design, instrument and data collection tools and data analysis.

Chapter four will deal with data presentation, discussion and analysis of the results.

Chapter five will indicate the findings of the study, conclusion and recommendations.

#### CHAPTER TWO

# LITERATURE REVIEW

#### 2.0 Introduction

This chapter deals with the assessment of literatures which relate to the topic the recruitment and selection practices of organization. Several literatures would be selected and relevant areas would be reviewed and evaluated. This chapter provides information about aspect of previous works which relate to this study. In view of this, a number of presentations culled from various sources are under review here.

# 2.1 The Concept of Recruitment and Selection

According to Costello (2006) recruitment is described as the set of activities and processes used to legally obtain a sufficient number of qualified people at the right place and time so that the people and the organization can select each other in their own best short and long term interests. In other words, the recruitment process provides the organization with a pool of potentially qualified job candidates from which judicious selection can be made to fill vacancies. Successful recruitment begins with proper employment planning and forecasting. In this phase of the staffing process, an organization formulates plans to fill or eliminate future job openings based on an analysis of future needs, the talent available within and outside of the organization, and the current and anticipated resources that can be expanded to attract and retain such talent. Also related to the success of a recruitment process are the strategies an organization is prepared to employ in order to identify and select the best candidates for its developing pool of human resources. Organizations seeking recruits for base-level entry positions often require minimum qualifications and experiences. These applicants are usually recent high school or university/technical college

graduates many of whom have not yet made clear decisions about future careers or are contemplating engaging in advanced academic activity. At the middle levels, senior administrative, technical and junior executive positions are often filled internally. The push for scarce, high-quality talent, often recruited from external sources, has usually been at the senior executive levels. Most organizations utilize both mechanisms to effect recruitment to all levels.

The focus of recruitment and selection according to Montgomery (1996) is on matching the capabilities and inclinations of prospective candidates against the demands and rewards inherent in a given job. Jovanovic (2004) said recruitment is a process of attracting a pool of high quality applicants so as to select the best among them. For this reason, top performing companies devoted considerable resources and energy to creating high quality selection systems.

Recruitment and selection process are important practices for human resource management, and are crucial in affecting organizational success Jovanovic (2004). Due to the fact that organizations are always fortified by information technology to be more competitive, it is natural to also consider utilizing this technology to re-organize the traditional recruitment and selection process through proper decision techniques, with that both the effectiveness and the efficiency of the processes can be increased and the quality of the recruitment and selection decision improved. A human resource information system is a system exploited to acquire, store, manipulate, analyse, retrieve, and distribute relevant information regarding an organization's human resources (Huselid, 1995). The purpose of the system is to support human resource services from the strategic level down to the tactical and operational levels. Many

decision-making problems, including recruitment and selection, are herein involved.

The system facilitates automated or computerized procedures to solve the problems, and is of vital importance as an aggressive tool in the information age.

Researchers indicate that effective recruitment practices and policies enable boards to find the best candidate for their organization. The personnel function becomes especially important when recruiting and selecting new administrators. A critical role for human resource management is how to elicit positive reactions from candidates when discussing administrative roles. When opportunities are presented to employees to move towards careers in administration (i.e., tapping shoulders of potential candidates), often a negative reaction occurs. People without administrative experiences have negative perceptions and views of the role of the administrator. In attempts to attract and support individuals to the administrator's position it is necessary to identify what barriers prevent potential candidates from applying to the pool. Job complexity and workload are perceived by employees as the two considerations having had the greatest impact on the number of applicants for administrative positions. Other factors include poor remuneration as it relates to demands and expectations of the job and lack of resources and support structures in. Many highly qualified, competent, and talented employees dismiss careers in administration because they do not want to sit in an office all day. Until some alternative image is understood, or at least some support and resources put in place, a problem of pre-screening and identification will not likely improve (Mullins, 1999).

#### 2.2 Recruitment Methods

Researchers face many decisions when selecting recruitment methods. Issues to consider include the type of sample (random or convenience), cost, ease, participant time demands (e.g., total time, days of week, and time of day), and efficiency (e.g., staff hours per recruited participant). Researchers have a number of methods from which to choose, including advertising, direct mail, and telephone. Advertising can be used both to publicize a study and to recruit participants. Recruitment via advertising has the advantages of low cost and convenience, but the samples are non-random and often highly motivated, and youth may be especially hard to reach this way. Recruitment via mail is also low in cost and convenient, but youth are difficult to reach by mail and return rates tend to be low. An added problem with mail requests or surveys is that one can never be certain who completed the request/survey (Armstrong, 1991). Institutions or events (such as medical offices, schools, community sports organizations, health fairs, community events, and churches) often are used as a setting for recruitment. Schools present a promising avenue for the recruitment and assessment of youth. Their primary advantage is that they house a large number of children in one place and present a captive audience, although parental consent usually is still required. However, recruitment of participants from schools may meet resistance from school administrations for political or practical reasons.

Additionally, recruitment at schools may not achieve the goal of sample representativeness as student characteristics vary between different types of schools (e.g., private vs. public) and between schools in different neighborhoods. Recruitment at schools may not be appropriate in studies having a family or neighborhood context,

requiring a greater dispersal of participants from a larger area, or focusing on data collection in the home. Door-to-door recruitment is another option. For large studies, this recruitment method can be costly in terms of staff time and travel expenses, and it is difficult to assure that recruiters randomly sample homes. Despite these concerns, door-to-door recruitment may be a necessary recruitment strategy for certain potential participants (e.g., those who do not have a residential phone) (French, 1982).

Telephone recruitment has an important advantage over these methods in that it can be used, in a fairly straightforward way, to randomly select respondents from the larger population. The telephone provides a relatively low-cost, effective means of contacting many households, as is often required for large-scale etiological research, and of making a quick determination of eligibility and willingness to participate in the study. Disadvantages of the telephone method include its limitation to households with telephones, the problems of missing or changed phone numbers, challenges presented by technology (such as answering machines or caller ID) that complicate the ability to reach people, and relatively easy refusal or termination of the conversation by unwilling respondents. Perhaps the largest problem with telephone contact methods involves rates of non-response. Kaplan and Norton (2004) found that the number of people who refused to provide screening information tended to be higher by telephone than in person. However, refusals over the telephone tend to be less likely than with mailed surveys (Kelly, 2006).

It should be noted that telephone methods can be used not only for recruitment, but also for data collection. Recent advances in telephone survey methodology have made telephone recruitment and surveying an increasingly attractive option in many research fields (Kaplan & Norton, 2004). Random digit dialing, which involves

calling numbers completely at random (since the digits are randomized), is used mostly in household survey research. Other systems, such as computer-assisted telephone interview programs, are used in marketing research and can be adapted for telephone recruiting and data collection in studies requiring specific samples. Working from an appropriate database of phone listings, the system, computer-assisted telephone interview can be used to select and queue numbers randomly, set specific quotas on key respondent variables (e.g., age, sex), and keep track of interviewer productivity and call outcomes.

Job posting refers to the practice of publicizing an open job to employees (often by literally posting it on bulletin boards) and listing its attributes, such as criteria of knowledge, qualification, skill and experience. The purpose of posting vacancies is to bring to the attention of all interested persons (inside or out of the organization) the jobs that are to be filled.

An organization needs to analyze the benefits and disadvantages of recruiting its personnel through internal or external sources and, where the latter is selected, whether formal or informal systems should be used.

There are sound reasons for recruiting from sources within the organization:

- 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.
- "Insiders" know the organization, its strengths and weaknesses, its culture and, most of all, its people.

Promotions from within build motivation and a sense of commitment to the
organization. Skilled and ambitious employees are more likely to become
involved in developmental activities if they believe that these activities will
lead to promotion.

Internal recruitment is cheaper and quicker than advertising in various media and interviewing "outsiders". Time spent in training and socialization is also reduced.

At the same time, several disadvantages exist:

- Sometimes it is difficult to find the "right" candidate within and the
  organization may settle for an employee who possesses a less than ideal mix
  of competencies.
- If the vacancies are being caused by rapid expansion of the organization there
  may be an insufficient supply of qualified individuals above the entry level.
  This may result in people being promoted before they are ready, or not being
  allowed to stay in a position long enough to learn how to do the job well.
- Infighting, inbreeding, and a shortage of varied perspectives and interests may reduce organizational flexibility and growth, and resistance to change by those who have an interest in maintaining the status quo may present long term problems.
- In times of rapid growth and during transitions, the organization may promote from within into managerial positions, regardless of the qualifications of incumbents. Transition activities and rapid organizational growth often mask managerial deficiencies; it is not until the growth rate slows that the deficiencies become apparent and, then, the organization finds it difficult, if not impossible, to undo the damage. The resulting cost of remedial training can prove prohibitive.

Recruitment procedures need not be limited to one method. It is possible and often desirable to combine methods to enhance the recruitment success of a particular project. For example, use of focus groups and pilot studies that involve the community and pre-recruitment publicity can lead to higher rates of consent (Drucker, 1999).

From the above, the sources of recruitment and selection are through advertising, via the internet and so forth. However recruitment and selection is faced with lots of challenges.

#### 2.3 The Process of Recruitment

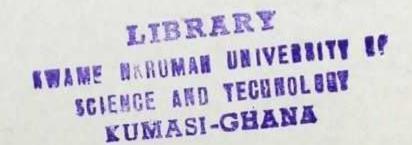
Odiorne (1984) indicated that the quality of new recruits depends upon an organization's recruitment practices, and that the relative effectiveness of the selection phase is inherently dependent upon the calibre of candidates attracted. Indeed Smith et al. (1989) argue that the more effectively the recruitment stage is carried out the less important the actual selection process becomes. When an organization makes the decision to fill an existing vacancy through recruitment, the first stage in the process involves conducting a comprehensive job analysis. This may already have been conducted through the human resource planning process, particularly where recruitment is a relatively frequent occurrence. Once a job analysis has been conducted, the organization has a clear indication of the particular requirements of the job, where that job fits into the overall organization structure, and can then begin the process of recruitment to attract suitable candidates for the particular vacancy.

According to Odiorne, (1984) one result of effective recruitment and selection is reduced labour turnover and good employee morale. Recruiting ineffectively is costly, since poor recruits may perform badly and/or leave their employment, thus

requiring further recruitment. In a cross national study of recruitment practices, suggests that, in reality, recruitment practices involve little or no attempt to validate practices. Personnel managers tend to rely on feedback from line managers and probationary periods and disciplinary procedures to weed out mistakes. Firms with high quit rates live with them and tend to build them into their recruitment practices and they do not analyze the constitution of their labour turnover.

A number of recent studies have suggested that some recruitment methods are more effective than others in terms of the value of the employees recruited.

Miyake, (2002) indicated that while advertising is usual for job vacancies, applicants were sometimes recruited by word of mouth, through existing employees. Besides being cheaper, the "grapevine" finds employees who stay longer (low voluntary turnover) and who are less likely to be dismissed (low involuntary turnover). People recruited by word of mouth stay longer because they have a clearer idea of what the job really involves. Miyake, (2002) reviewed five studies in which average labour turnover of those recruited by advertising was 51 per cent. The labour turnover for spontaneous applicants was 37 per cent and turnover for applicants recommended by existing employees was 30 per cent. One hypothesis proposed to account for this was the "better information" hypothesis. It was argued that people who were suggested by other employees were better and more realistically informed about the job than those who applied through newspapers and agencies. Thus, they were in a better position to assess their own suitability. Better informed candidates are likely to have a more realistic view of the job, culture of the organization and job prospects. Burack, (1985) argues that recruitment sources are significantly linked to differences in employee performance, turnover, satisfaction and organizational commitment. In a survey of



201 large US companies, Burack asked respondents to rate the effectiveness of nine recruitment sources in yielding high-quality, high-performing employees. The three top ranked sources were employee referrals, college recruiting and executive search firms. However, Burack, (1985) cautions that, while these general results are useful, there is a need for greater internal analysis of the relative quality of recruits yielded by different sources.

In a study assessing the recruitment of new graduates, Kersley et al (1997) reiterated the anticipatory socialization stage for students planning to enter professions, and in particular the effects of recruitment and selection experiences on career expectations and orientation. They agreed that the nature of students' job search activity, the possession of relevant work experience, and exposure to employers through recruitment and selection activities may form part of the "evolving sequence of a person's work experiences" which contributes to anticipatory socialization. It has been argued that exposure to employers through recruitment and selection is a social process where employers and potential employees gradually perceive a match. Through job search activities and awareness of employers' recruitment literature and events, students gather information about organization's goals, values, climate and work practices to guide their ultimate decision. Exposure to selection procedures provides information about the culture and attributes of an organization, and candidates form judgments from their perceptions of the fairness of the selection methods used. Delery and Doty (1996) argued that providing students with greater awareness of employment opportunities, and equipping them with the ability to be proactive in approaching potential employers, will lead to more effective career selfmanagement and selection processes.

There is also evidence that employers prefer graduates with a broader range of skills than just academic knowledge and greater appreciation of business needs both of which can be gained through work experience and awareness of employers' recruitment and selection procedures. Using a sample of students in two traditional and one emerging profession (law, accountancy and human resource Management), the study examined the extent of career-related pre-employment work, recruitment and selection experiences and the relationship between these experiences and career expectations. The focus on professions reflects the expectation that anticipatory socialisation is likely to be greater amongst these students. Although most students in their final years of university training will have had some contact with potential employers, students in dedicated professional courses are likely to be provided with information earlier in their training about potential employment in the profession. This is partly because of the prescribed nature of the degree, the mandatory postdegree training required for membership of the professional institute, unlike the problems identified in general degree courses, because lecturers are likely to have closer ties to the practicing profession. Students in traditional professions, therefore, are exposed earlier to the values of the profession, such as a commitment to client service and a professional code of conduct. The mandatory nature of this training also makes it likely that such a socialization process persists despite idiosyncratic events within a profession; for example, recent concerns with corporate governance within accountancy which may have adversely affected the attractiveness of the profession for students and hence may impact recruitment into the profession (Burack, 1985).

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# 2.4 Recruitment and Selection Process and Development of the Organization

Mullins (1999) indicated that to be a high performing organization, human resource management must be able to assist the organization to place the right person in the right job. The human resource management practices include recruitment, selection, placement, evaluation, training and development, compensation and benefits, and retention of the employees of an organization. Businesses have developed human resource information systems that support: (i) recruitment, selection, and hiring, (ii) job placement, (iii) performance appraisals, (iv) employee benefits analysis, (v) training and development, and (vi) health, safety, and security. The first few activities of human resource management are recruiting and selecting which deal with the actions concerned, and the recruiting is also less frequently alerted in human resource information system recently. Besides, e-recruitment on the web being the current trend for the recruitment and selection processes can further distinguish many activities of the processes. Dessler (2000) lists the essence of these in the following; build a pool of candidates for the job, have the applicants fill out application forms, utilize various selection techniques to identify viable job candidates, send one or more viable job candidates to their supervisor, have the candidate(s) go through selection interviews, and determine to which candidate(s) an offer should be made.

# 2.5 The Changing Context of Recruitment and Selection Decisions

Much of the recent literature on personnel management has emphasized the necessity for the recruitment and selection of employees who are committed to the goals of the organization. Recent waves of organizational restructuring have dramatically changed and, in many cases, destroyed existing employment relationships. As traditional autocratic structures flatten and organizations utilize multidisciplinary teams to

remain competitive, the need for strategic and transparent systems becomes paramount (Bingley et al, 2004).

Bingley et al, (2004) suggested that, increasingly, many organizations are being transformed from structures that are built on functions and jobs, to those where focused, self-directed work teams, made up of empowered individuals with diverse backgrounds, are replacing traditional specialized workers. Cran, (1995) highlighted that firms need adaptable people who can adjust to rapidly changing customer needs and operational structures, while Burton (2001) argues that employees, and the way they work, comprise the crucial difference between successful and unsuccessful organizations. He argues that as technology increases and product life cycles shorten, the major source of competitive advantage will be the individual worker. Delery and Doty, (1996) further developed this view of the prevailing business environment and reiterated that: with the sweeping changes in today's business climate and the rise of re-engineering to meet the needs of organizations in the area of downsizing or cost diminution, (search) firms must be equipped to recruit individuals who can operate in a non-structured or "virtual" organization. Even in today's technically advanced business environment, the human factor will always be instrumental to the success of an organization.

Furthermore, Drucker, (1999) indicates that, as companies downsize, "delayer" and try to boost productivity with fewer people, those that remain are being asked to assume more tasks, roles and responsibilities. He proposes that, as this trend continues, companies will be asking fewer employees to know more, do more, change more and interact more and thus interest is increasingly focused on identifying the

recruiting sources that are most likely to yield high quality employees and the selection methods that best predict future job performance. Arguments such as these have led to suggestions that the critical organizational concern today is the hiring or promoting of the best qualified people while still meeting all regulatory requirements. A study commissioned by the IPD's Recruitment Forum highlighted a number of common failings in the recruitment and selection process. Included among these failings were:

- a) No obvious link with HR strategy, resourcing strategy and broader business and organizational goals;
- b) Use of referencing for short listing;
- c) Unclear use of structured interview design and application;
- d) Increasing use of invalid prediction methods;
- e) Lack of widespread monitoring and lack of remedial action in those organizations that did monitor recruitment;
- f) Lack of validation of situation specific selection procedures.

These results are suggestive of an inability or unwillingness to appreciate the strategic imperative of effective recruitment and selection practices. Smith and Robertson (1993) argue for greater precision in recruitment and selection and caution that a company can be dragged to its knees by the weight of ineffective staff which decades of ineffectual selection methods have allowed to accumulate. Smith and Robertson, (1993) further noted that the problem of inefficiency may be as a result of a difficulty in distinguishing good practice from common practice. Should this be the case then the problem may lie less with the processes utilized and more with the traditional perception of what constitutes effective, valid recruitment and selection practices. The traditional perspective on recruitment and selection assumed a rational framework,

where the largely objective qualifications of the individual were matched to the requirements of the job (Stoner and Freeman, 1992). The assumptions of the rational model imply that those making the decisions have real knowledge about the job, real knowledge about the applicants' job relevant qualifications, can objectively compare these qualifications with the job demands and select the applicant with the best match. However, more recently, there is growing evidence to suggest that the notion of 'fit' as it relates to suitability has assumed heightened significance in organizational settings. Kersley et al, (1997), defines 'fit' as the degree to which the goals and values of the applicant match those of individuals considered successful in the organization. Kersley et al, (1997) further highlights this notion of fit as the key to job success: Think back in your career and ask yourself, of all the people you know who failed in a job and were terminated, how many of them failed because they lacked the right educational degree, the right job experience, or the right industry background? In all likelihood, most of them failed because of inadequate interpersonal skills, an inability to communicate, or because they just didn't fit in with the culture; in other words bad chemistry. More specifically, (Armstrong, 1991) identify the "organizational chameleon" as a corporate creature who embodies the perfect fit in terms of organizational demands for values, beliefs, attitudes and so forth, while advocating that an organizational analysis be carried out prior to making staffing decisions to identify the dominant values, social skills, and personality traits required of potential job applicants. Such an approach challenges the rational model of recruitment and selection and brings into focus the "form versus substance" issue. According to (Armstrong, 1991), the core of this problem is associated with the difficulties involved in distinguishing candidates who are truly qualified (i.e. substance) from those who simply construct images of qualifications and competence (i.e. form). This

problem is compounded in a situation where candidates actively seek to alter and manage images of competence, with the result that the decision maker is attempting to hit a moving, rather than a stationary, target. In an attempt to explain why the rational model has limited application in the current business environment, Delery and Doty, (1996) find three particular arguments:

- (1) In an increasingly competitive environment the content of jobs may change quickly over time, because of shifts in corporate strategies or technological innovations. Stable person/job match is unlikely in such unpredictable organizational environments.
- (2) The increasing use of self-managed teams makes it difficult to view individual jobs as the key unit of analysis. Team members may be given the responsibility of allocating tasks between members and engage in collective problem-solving efforts that can be more meaningfully understood at the group level of analysis.
- (3) Research has documented that person/job match may not be sufficient to achieve high job satisfaction, commitment and job performance among employees. It is necessary also that employee hold values that are congruent with those of the organization. Delery and Doty, (1996) concluded that this requirement for 'fit' encapsulates the congruence of the personality traits, beliefs, and values of the employee with the culture, strategic needs, norms and values of the organization and thus reinforces the necessity for greater empirical evaluation of the mechanisms employed to measure such characteristics.

#### 2.6 Recruitment and Selection Practices and Performance

Recruitment, as a human resource management function, is one of the activities that impact most critically on the performance of an organization. While it is understood

and accepted that poor recruitment decisions continue to affect organizational performance and limit goal achievement, it is best that much effort is put in the recruitment and selection practices (Randall, 1987).

Recruitment and selection also has an important role to play in ensuring worker performance and positive organizational outcomes. It is often claimed that selection of workers occurs not just to replace departing employees or add to a workforce but rather aims to put in place workers who can perform at a high level and demonstrate commitment (Ballantyne, 2009).

Recruitment and selection play a pivotally important role in shaping an organization's effectiveness and performance, if work organizations are able to acquire workers who already possess relevant knowledge, skills and aptitudes and are also able to make an accurate prediction regarding their future abilities, recruiting and selecting staff in an effective manner can both avoid undesirable costs for example those associated with high staff turnover, poor performance and dissatisfied customers and engender a mutually beneficial employment relationship characterized, wherever possible, by high commitment on both sides.

Pilbeam and Corbridge, (2006) provide a useful overview of potential positive and negative aspects noting that: 'The recruitment and selection of employees is fundamental to the functioning of an organization, and there are compelling reasons for getting it right. Inappropriate selection decisions reduce organizational effectiveness, invalidate reward and development strategies, are frequently unfair on the individual recruit and can be distressing for managers who have to deal with unsuitable employees.'

Recruiting and selection is very important for the survival of every organization but that does not end there, new recruits need to be developed and appraised from time to time in order for them to be abreast with new trends and challenges. When employees are developed it help increase their performance and help sustain the growth of organizations.

# 2.7 The Selection Decision

While the calibre of candidate is determined by the value of the recruitment process, the selection decision remains a difficult one. Gould, (1984) argues that most mistakes are caused by the fact that managers generally give little thought to the critical nature of the decisions. Employers are surprised and disappointed when an appointment fails, and often the person appointed is blamed rather than recognizing the weaknesses in the process and methodology, even the soundest of techniques and best practice (in selection) contain scope for error. Some of this is due to the methods themselves, but the main source is the frailty of the human decision makers.

Selection tools available to organizations can be characterised along a continuum that ranges from the more traditional methods of interviews, application forms and references, through to the more sophisticated techniques that encapsulate biographical data, aptitude tests, assessment centres, work samples, psychological testing, and so forth. Each method of selection has its advantages and disadvantages and comparing their rival claims involves comparing each method's merit and psychometric properties. The degree to which a selection technique is perceived as effective and perhaps sophisticated is determined by its reliability and validity. In a comparison of personnel selection practices in seven European countries explored the utilization of a range of established selection methods. They reported a general trend towards



structured interviews in all countries and, while the general validity and acceptability of methods such as work samples, group exercises and assessment centres were widely recognized, reported usage of these methods was infrequent (Miyake, 2002). Clear differences in the frequency of the use of several selection methods did emerge from the study which reported, among others, the very high take-up of references and assessment centres in both the UK and Germany, the high, almost exclusive, frequency of graphology in France, and the limited use of testing and biographical inventories amongst all respondents. In his study of recruitment and selection practices in the USA, Burton (2001) found that approximately 25 per cent of respondent organizations conducted validation studies on their selection methods. Furthermore, in a rating of various selection methods, those perceived to be above average in their ability to predict employees' job performance included work samples, references/recommendations, unstructured interviews, structured interviews and assessment centres. Cran (1995) suggests that developments in the realm of selection lend some support to those who propound the HRM thesis, where a key feature has been the increase in testing designed explicitly to assess behavioural and attitudinal characteristics. He further indicates that the extent to which these more sophisticated and systematic approaches can be, and are, deployed, depends to a large degree, on sectoral circumstances and on the wider employment-management policies being pursued.

## 2.8 Challenges of Recruitment and Selection

According to Kaplan and Norton, (2004) a common problem in recruitment and selection is poor HR planning. Rigorous HR planning translates business strategies into specific HRM policies and practices. This is particularly so with recruitment and

selection policies and practices. The key goal of HR planning is to get the right number of people with the right skills, experience and competencies in the right jobs at the right time at the right cost. Detailed and robust recruitment and selection policies, such as recruitment and selection procedures, assessing criteria, talents auditing and processing the information about the labour market are important in recruiting and deploying appropriate employees at the right time. Past research shows that the competency level of HR managers has a major influence on recruitment and selection and experienced HR experts within the HR department will not only shorten vacancy duration, but also improve the quality of the applicants. Moreover, effective recruitment and selection is possible only if there is a dedicated and competent HR team (Kaplan and Norton, 2004)

In the strategy implementation phase, the extent of recruitment and selection strategic integration can be gauged through four distinctive indicators. These indicators are: the timely supply of an adequately qualified workforce, effective job analysis and descriptions, effective selection, and the involvement of line managers in the recruitment and selection practices. A key source of uncertainty in the business strategy implementation is whether there is a timely supply of adequate qualified people, and to a great extent this uncertainty involves the quality of employees. For instance, a firm might decide to leverage a different human capital pool in terms of skills and education level than its rival firms as a competitive strategy even within the same industry to develop specific capabilities or to develop a HR process advantage. An organization can successfully eliminate this uncertainty if its recruitment and selection policies and practices are strategically integrated with business (Whitmell Associates, 2004).

Effectively conducting job analysis and targeting right potential candidates ensures a good match between applicants and the jobs. Argument has been given that under qualified employees may not able to effectively perform their job positions due to lack of knowledge and competencies, while on the other hand over qualified employees tend to experience less job satisfaction due to their higher qualification than a desired level for a given job. For every job in the organization, a thorough job analysis, which includes job description and job specifications, is necessary and based on this, an appropriate selection criteria is vital. The job description provides indications of the duties to be undertaken, and the job specification usually prescribes relevant personal qualities and attitudes as well as skills and knowledge required for the job (Johnston, 1999).

A range of methods, such as application forms, interviews, formal tests, references, assessment centres and official transcripts are used by firms in the selection process. A firm needs to choose a method that is most appropriate to the job positions. HR experts generally drive the staffing process and the purpose of the staffing is to fulfill the requirements of business, and the skill levels presented by each new recruit is likely to be judged better if the line managers are involved in the recruitment and selection process. (Dess and Jason, 2001) suggest that in business strategy implementation the involvement of line managers in the entire staffing process (i.e., drafting of job descriptions, setting selection criteria and being on the panel of recruitment) is vital for ensuring recruitment and selection to meet business needs. In other words, the line managers are the owner of the recruitment and selection process along with HR playing a facilitator role.

Scholars have argued that other key issues and controversies run through analyses of human resource management and recruitment and selection: efficiency, control, and the difficulty of orienting practice towards social justice are often cited. The first two problematic, as (Burton, 2001) notes, have been central to the management of people for as long as managers have been present in organizations. The latter is also common across all organizations, but is a particular academic and policy concern for smaller or growing organizations (Burton, 2001). In recruitment and selection practice the construction of formalized selection frameworks and norms of acceptable discrimination may be seen as an attempt to enable managers to navigate between efficiency, control and social justice. In their advice on how to achieve the perfect fit of person, organization and job, they argue that selecting on the basis of managerial opinion is 'utterly unscientific and unreliable and that managers are 'liable to be turned this way and that by the most inconsequential of considerations'. In place of this unsatisfactory state of affairs, these authors propose that physiognomy and the physical self provide the key to 'unlocking the inner secrets' of the individual seeking employment, and therefore should inform the selection process. Managers are advised to assess nose, forehead, chin, habitual facial expression, digestion, skin texture, and elasticity of muscle as found in Blackford and Newcomb, 1914 early people management textbook. The underlying philosophy of this process is that everything about man indicates his character and as much information as possible should be collected to inform a decision - their list also includes religious belief and marital status.

Taking heredity and environment as bases for granting or denying access to an organization and job is now legally unacceptable. The argument presented by

Blackford and Newcomb (2002), particularly in relation to skin, colour and its predictive properties, could be seen as a product of its time and place. However, it is important to note that the study is based on what was then seen as a sound scientific set of ideas and tests, which proved the premises underlying the suggested practice. Recruitment may be conducted internally through the promotion and transfer of existing personnel or through referrals, by current staff members, of friends and family members. Where internal recruitment is the chosen method of filling vacancies, job openings can be advertised by job posting, that is, a strategy of placing notices on manual and electronic bulletin boards, in company newsletters and through office memoranda. Referrals are usually word-of-mouth advertisements that are a low-cost-per-hire way of recruiting. Internal recruitment does not always produce the number or quality of personnel needed; in such an instance, the organization needs to recruit from external sources, either by encouraging walk-in applicants; advertising vacancies in newspapers, magazines and journals, and the visual and/or audio media; using employment agencies to "head hunt"; advertising on-line via the Internet; or through job fairs and the use of college recruitment.

### 2.8 Human Resource Development

Companies can only succeed in the long-term if they recruit and motivate people who are able to respond to and shape the challenges of the future. These are the individuals with the capacity to create competitive advantage from the opportunities presented by changing markets, with the desire to learn from customers, consumers, suppliers and colleagues, and who possess the ability to build and influence long-lasting and effective partnerships (Walker, 1990).

The recruitment of new employees helps to demonstrate a company's aspirations, highlighting the skills and attitudes to which it attaches the highest priority. The choice also provides a major opportunity to communicate the values and successes of the organization – to explain why the company offers the most attractive place for a person to develop their career. Yet this competition for top talent is nothing new; and if the challenge for HR managers is to spot the best people and win their favour (Walker, 1990).

A well-prepared and motivated workforce is possibly the most important of the three intangible assets to support an organization's value creating processes. According to Peter Drucker "The most valuable asset of a 20th century company was its production equipment. The most valuable asset of a 21st century institution will be its knowledge workers and their productivity (Drucker, 1999). A great deal exists in the literature about the provision of staff development and training as investment for organizations. Staff development and staff training are parts of the bigger concept of human resource development (HRD). Training is just one possible way to organize and implement learning processes in organizations and not always the most effective one.

HRD encompasses the broad set of activities that improve the performance of the individual and teams, hence the organization. Training and development have come to be viewed as lifelong activity, rather than the front end acquisition of qualifications. As a result, the focus of concern has shifted from what the trainer does, to what the learner requires. The ultimate aim of the training and development process has been characterized as the creation of the learning organization, constantly reviewing its mistakes and successes and adapting its activities appropriately.

The issues of workforce demographics, desirable characteristics of the workforce and the obstacles to achieving the workforce which is well prepared, motivated and strategically ready in today's libraries, are key elements to be considered when discussing human resource development.

Some of the other issues/challenges confronting human resource managers in this context are: Do we hire for today's needs or tomorrow's? How can we hire for the future needs of the library? How do we go about providing human resource development for the needs of the organization as a whole, not just for the specific jobs people perform? These issues are not confined to libraries. Many other organizations are also trying to deal with these challenges.

Until recently, the focus when hiring has been more on skills, for reference, cataloguing, IT and so on, rather than on attributes like strategic thinking, flexibility, adaptability and commitment to lifelong learning. There is a growing trend now to "hire for attributes and then train for the skills" (Whitmell Associates, 2004). The need to hire staff with abilities such as flexibility, adaptability, leadership potential and learning agility is increasingly recognized by human resource managers.

The process of bringing in such changes to our workplaces is not straightforward as it affects the hiring process as well as staff development and training activities. To keep alive the principles of training and development, all related initiatives need to be integrated. Hiring, orientation, communication, performance reviews, and rewards and recognition are interrelated and therefore should be linked to each other and to the training and development programs.

Recruitment of staff that is flexible, strategic thinkers, multi-skilled, open to change and responsive is not a simple, straightforward process as identification of individuals with these skills is not as easy as identification of those with cataloguing, reference or IT skills. Retaining these skilled people and ensuring that once hired, they are motivated and continue to enhance the skills and attributes they had when they joined

the organization may present challenges for human resource managers. It requires creation of an environment within the organization to ensure these happen, in other words a "knowledge-based organization" equipped to deal with the constantly changing environment.

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#### CHAPTER THREE

#### **METHODOLOGY**

#### 3.0 Introduction

This chapter deals with the methodology adopted in conducting the study. The chapter is organized as follows; research design, sources of data, population and sampling, research instrument (data collection technique), administration of instrument and analysis of data.

## 3.1 Research Design

The research was based on evaluating recruitment and selection practices of Ghana Commercial Bank. Descriptive research can be either quantitative or qualitative. It can involve collections of quantitative information that can be tabulated along a continuum in numerical form, such as scores on a test or the number of times a person chooses to use a certain feature of a multimedia programme, or it can describe categories of information such as gender or patterns of interaction when using technology in a group situation.

Descriptive research involves gathering data that describes events and then organises, tabulates, depicts, and describes the data collection (Glass & Hopkins 1984 and cited in The handbook of research for communications and technology, 15th July, 2011). It often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form. When in-depth, narrative descriptions of small number of cases are involved, the research uses description as a tool to organise data into patterns that

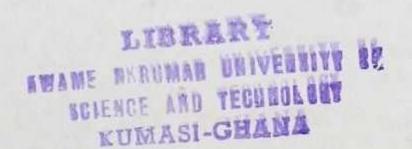
emerge during analysis. Those patterns aid the mind in comprehending a qualitative study and its implications.

Most quantitative research falls into two areas: studies that describe events and studies aimed at discovering inferences or causal relationships. Descriptive studies are aimed at finding out "what is," so observational and survey methods are frequently used to collect descriptive data (Borg & Gall, 1989). Studies of this type might describe the current state of multimedia usage in schools or patterns of activity resulting from group work at the computer. An example of this is Cochenour, Hakes, and Neal's (1994), study of trends in compressed video applications with education and the private sector.

The researcher adopts descriptive research as the appropriate study design in that, the study makes use of questionnaire to identify critical performance gaps, most appropriate means of filling performance gaps and appropriate recommendation of filling performance gaps.

#### 3.2 Sources of Data

The study relied on two main sources in gathering data; the primary and secondary sources. The primary source constituted the use of the designed research questions, focus group discussion and in-depth interview guides by the researcher to gather data from respondents used for this study and books, articles, journals and annual reports of the schemes, all in relation to the topic under study.



#### 3.3.1 Profile of Study Area

Ghana Commercial Bank, normally abbreviated to GCB, is a commercial bank in Ghana. It is one of the commercial banks licensed by Bank of Ghana, the national banking regulator. The bank is the largest indigenous financial institution in the country.

The bank was founded in 1953, with 27 employees, as the Bank of the Gold Coast. Initially, it focused on serving Ghanaian traders, farmers, and business people, who could not obtain financing from the expatriate banks. In 1957, when Ghana attained Independence, the bank rebranded to Ghana Commercial Bank, to concentrate on commercial banking, since Bank of Ghana had been created to function as the central bank and banking regulator. In the beginning, the bank was wholly owned by the Government of Ghana. However, beginning in 1966, the government started partial divestiture until today, when government shareholding stands at 21.4%. Subsequently, the stock of the bank was listed on the Ghana Stock Exchange. Today, GCB serves the banking needs of large corporations, parastatal companies, small and medium enterprise as well as individuals. According to GCB Annual Report (2012), as of July 2012, the bank employs 2,315 staff, in branches distributed in all 10 provinces of the Republic of Ghana Customer Service has become so vital and significant to consider especially in the financial service sector.

#### Mission Statement of GCB

To be the established leader in banking, satisfying the expectation of our customers and shareholders, providing a full range of cost effective and high quality services through the optimization of information technology and efficient branch network For the achievement of this mission, the bank is committed to make the provision of first class customer service, focusing on our core business competency-banking, constant improvement in the use of information technology, ensuring that staff are well motivated and have a conducive work environment, recruiting and retaining the best human resources to carry out the banks mandate, applying the best practices in internal policies, procedures and processes and service delivery and constant improvement in shareholder value.

#### 3.3.2 Population

Ghana Commercial Bank, Brong Ahafo and head office were selected for the study. The branches of the bank used included Duayaw Nkwanta, Bechem, Sunyani, Berekum, Dormaa, Drobo, Kintampo, Nkoranza, the two branches in Techiman and Head Office of the Bank in Accra. The population of the study consisted of employees from the various departments of the bank and this included human resource department, marketing and so forth. The total population from the selected branches was made up of two hundred and fifty (250) employees.

## 3.4.1 Sample Size

The sample unit of the study constituted the senior staff from the various departments of the banks. The researcher limited the sample size to fifty (50). The simple random and purposive sampling techniques were adopted in the selection of the sample units or respondents from the branches and departments. This was based on the staff strength of the various departments and to ensure that the sampled was representative enough to draw conclusion.

### 3.4.2 Sampling Techniques

The simple random sampling technique was used to select respondents from the various departments with the exception of the Human Resource Department. This is basically because the population will have an equal chance of being selected. Significantly, the purposive sampling technique, which is a non-probability sampling technique, was used to select respondents who deal directly with recruitment and selection from the Human Resource Department. This was because the researcher wanted to deal with only typical cases based on the objectives of the study.

#### 3.5 Data Collection Instrument

The researcher used questionnaire. The researcher prepared the questionnaires to be responded by the sampled employees of the organization. The questions were designed to make the purpose of the study successful after the results have been ascertained. This instrument gave expected information about the recruitment and selection procedures or practices.

#### 3.6 Administration of Instruments

Copies of the questionnaire were distributed to respondents at work places. After some time, the researcher went back and collected the answered questionnaires. The researcher explained the questions to the respondents thoroughly after copies of the questionnaire were given them. The purpose of this was to help the respondents to understand the purpose of the research, and to do away with suspicions, partialities and also to be able to provide their independent opinions on the questionnaire items given them. To have a valid and reliable data, the researcher ensured that the questions were well formulated which allows error minimization.

#### 3.7 Data Analysis

Male

The collected data were statistically analyzed, using the Statistical Package for Social Sciences software (SPSS). Representations like tables and charts were used to ensure easy and quick interpretation of data. Responses were expressed in percentages. Data from the completed questionnaire were checked for consistency. The items were grouped based on the responses given by the respondents and were coded for easy usage of the Statistical Package for Social Sciences (SPSS). This method was used because it is the best instrument to identify, compare, describe and reach a conclusion.

It could be with gender, there were 15 females to no 35 males. Table It illustrates

## CHAPTER FOUR

## ANALYSIS AND FINDINGS

## 4.0 Introduction

This chapter explains information gathered from the field through the use of questionnaires. These are analyzed to emphasize response from respondents using various forms of graphical and pictorial representations. This chapter is also divided into sub-headings to throw more light on questions asked on the field. The first part deals with the demographic characteristics of the respondents while the second part deals with main objectives of the study.

## 4.1 Demographic Data

On demographic data, questions were asked on gender, length of service and qualification.

From the sample size of fifty (50), ten (10) were selected from the Human Resource Department while forty (40) staff members of the other departments were also selected.

#### 4.1.1 Gender Distribution

In dealing with gender, there were 15 females is to 35 males. Table 1 illustrates further.

**Table 4.1.1: Gender Distribution** 

Gender	Frequency	Percentage %
Female	15	30
Male	35	70
Total	50	100

Source: Field Work, 2013

From table 4.1, it is realized that 35 of respondents representing 70% of the total number of participants were males while 15 representing 30% of the total number were females. This clearly shows that there were more male participants than female in this survey as the bank is having more male workers than females in all the branches of the study.

#### 4.1.2 Number of Years in Service

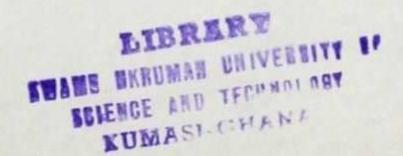
This was to find out the number of years respondents had spent at their work post, answers are illustrated as follows;

Table 4.1.2: Number of Years in Service

Years in Service	Frequency	Percentage (%)
Less than a Year	1	2
1 – 6 Years	20	40
7 – 12 Years	15	30
13 – 18 Years	9	18
19 and above Years	5	10
Total	50	100

Source: Field Work, 2013

Table 4.2 shows that majority of respondents (20) representing 40% of the population had worked with the bank between 1-6 years, while 15 respondents representing 30% of the population had spent between 7-12 years at the bank. 18% of the respondents had worked with the bank between 13 and 18 years while 10% of the respondents had worked with the bank 19 and above years. Only 4% of the respondents had worked with the bank less than a year. This clearly shows that the majority of respondents had



spent at least a year to six years at the bank. This enabled the researcher had reliable and authentic information for the study.

## 4.1.3 Professional Qualification of Respondents

This was to find out the highest qualification of the various respondents in the study area, responses are as follows;

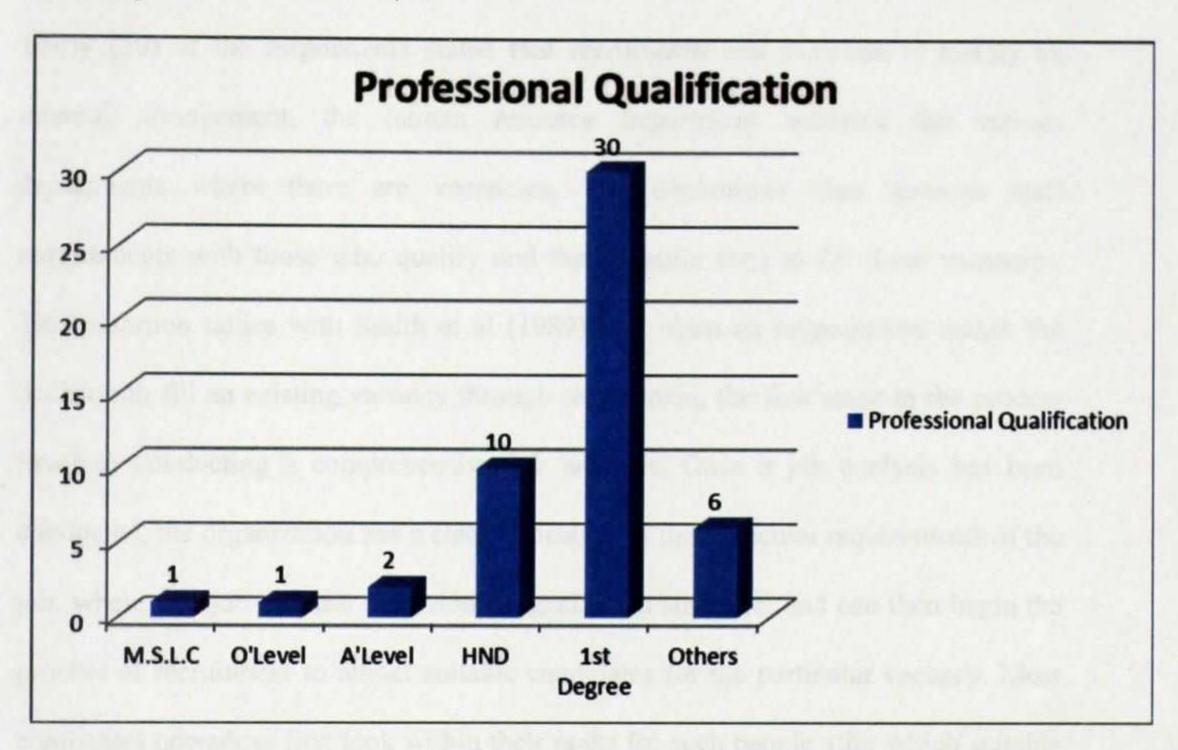


Figure 4.1: Professional Qualification

Source: Field Work, 2013

From the chart, it was realized that 60% respondents had 1st Degree from various fields, while 20% had Higher National Diploma (HND), 12% had other degree qualifications, 4% of the respondents had A Level qualifications while 2% had either Middle School Leaving Certificate or GCE O'Level. From the chart it is realized that the organization has several level of qualified personnel to help carry out the day to day activities of the institution.

# 4.2 Formal Policy for Recruitment and Selection Practices of Employees

The researcher wanted to know if the bank had any formal policy for recruiting and selection of employees, responses are as follows;

Out of 50 respondents, all agreed with the question, that the bank had a formal policy for recruiting and selection of employees. The following policies were stated by the respondents.

Thirty (30) of the respondents stated that recruitment and selection is mainly an internal arrangement, the human resource department accesses the various departments where there are vacancies. The department then assesses staff requirements with those who qualify and then appoint then to fill these vacancies. This assertion tallies with Smith et al (1989) that when an organization makes the decision to fill an existing vacancy through recruitment, the first stage in the process involves conducting a comprehensive job analysis. Once a job analysis has been conducted, the organization has a clear indication of the particular requirements of the job, where that job fits into the overall organization structure, and can then begin the process of recruitment to attract suitable candidates for the particular vacancy. Most companies nowadays first look within their ranks for such people after which suitable candidates from outside are invited if the vacancy cannot be filled within.

Miyake, (2002) argues that some applicants are sometimes recruited by word of mouth, through existing employees. This assertion by Miyake agrees with the response by five (5) of the respondents that employee referrals are used before the department looks elsewhere (outside) for qualified employees.

The policy is that recruitment is done through invitation of qualified applicants and interviews are followed before selection and recruitment is done. Fifteen (15) respondents shared this view. They further stated that one has to apply in writing with

copies of certificates after which one is called based on qualification and requirements of the bank.

## 4.3 Outline of Job Analysis

This was to find out from respondents if Ghana Commercial Bank outlines roles, duties and responsibilities for a particular job.

From the total number of respondents, the majority of them, forty (40) representing 80% of them answered in the affirmative that the bank outlines job analysis like the roles, duties and responsibilities before looking for a candidate to fill the vacant position. 20% of the respondents constituting 10 respondents however answered in the negative that Ghana Commercial Bank does not outline job analysis in terms of duties and responsibilities before looking for a candidate to fill a vacancy. From the discussion it is realized that the majority of respondents agreed with the statement that the bank outlines job analysis before advertising. Figure 3 illustrates further.

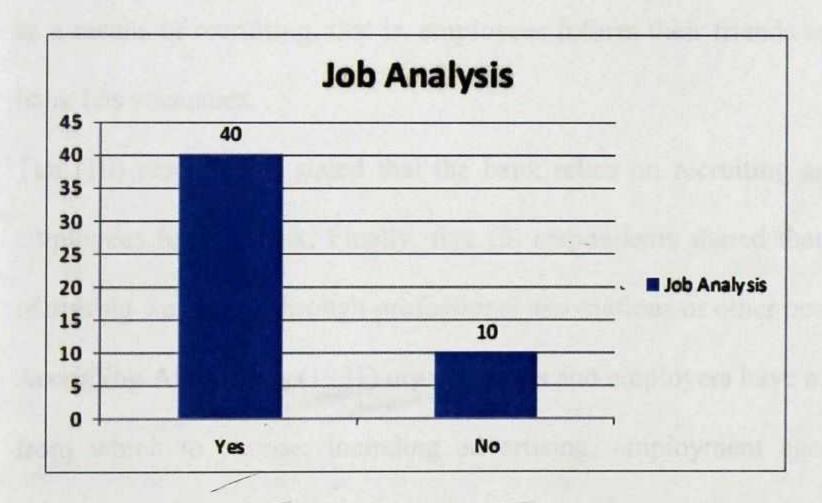


Figure 4.2: Outline of Job Analysis

Source: field survey 2013

# 4.4.0 Recruitment Methods and Selection Practices by Ghana Commercial Bank

To enable the researcher have a good evaluation in this research work, respondents were asked about the recruitment and selection methods being adopted by the bank before they (bank) engaged the services of the respondents. The researcher further enquired about the factors being considered by the bank before one is employed. Figures 4.4.1 and 4.4.2 portrayed the response from the respondents.

## 4.4.1 Recruitment Methods

In order to know the various types of methods used by Ghana Commercial Bank in selecting employees, the respondents were asked to state those methods.

Ten (10) representing 20% respondents stated that the bank uses newspaper adverts in adverting for jobs or as a recruitment tool. Respondents further explained that newspapers are read by lots of people and therefore lots of people are covered.

Twenty (20) respondents were of the opinion that the bank uses employees' referrals as a means of recruiting, that is, employees inform their friends and relations that the bank has vacancies.

Ten (10) respondents stated that the bank relies on recruiting agencies in selecting employees for the bank. Finally, five (5) respondents shared that another method of recruiting was either through professional associations or other possible means.

According Armstrong, (1991) organizations and employers have a number of methods from which to choose, including advertising, employment agencies, and through direct mail. Advertising can be used to publicize and to recruit participants. Recruitment via advertising has the advantages of low cost and convenience according to Armstrong. Drucker, 1999 also stated that for organizations to get the best of employees recruitment procedures need not be limited to one method. It is

possible and often desirable to combine methods to enhance the recruitment success of a particular project.

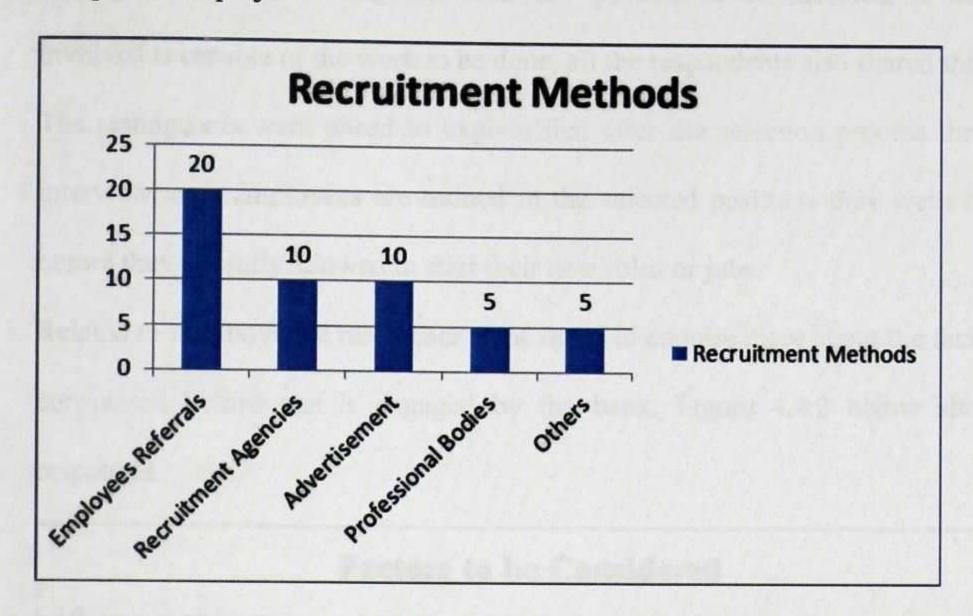


Figure 4.3.1: Methods of Recruitment by the Bank

Source: field survey 2013

It is realized from figure 4.4.1 that employee referrals dominate the recruitment method being adopted by the bank.

#### 4.4.2 Selection Practices

In a related issue, respondents were asked if the bank had a structured selection practices for new employees. The respondents' responses were as follows; All the fifty (50) respondents agreed that the bank had well-structured selection practices in place for new employees. The following practices were mentioned by the respondents: educational qualification, interview, testing of the candidate and requisite experience by the candidate. Selection factors to be considered by the bank before one is employed were also enquired by the researcher.

The respondents further stressed that the potential employees should have the necessary educational qualification in order to be considered.

An interview is another practice in the selection of new employees, all prospective employees must go through an interview process to be assessed, if the person involved is capable of the work to be done, all the respondents also shared this view.

The respondents went ahead to explain that after the selection process through the interview, new employees are trained in the selected positions they were employed before they are fully allowed to start their new roles or jobs.

Related to the above the researcher went ahead to enquire more about the factors to be considered before one is engaged by the bank. Figure 4.4.2 below show those responses.

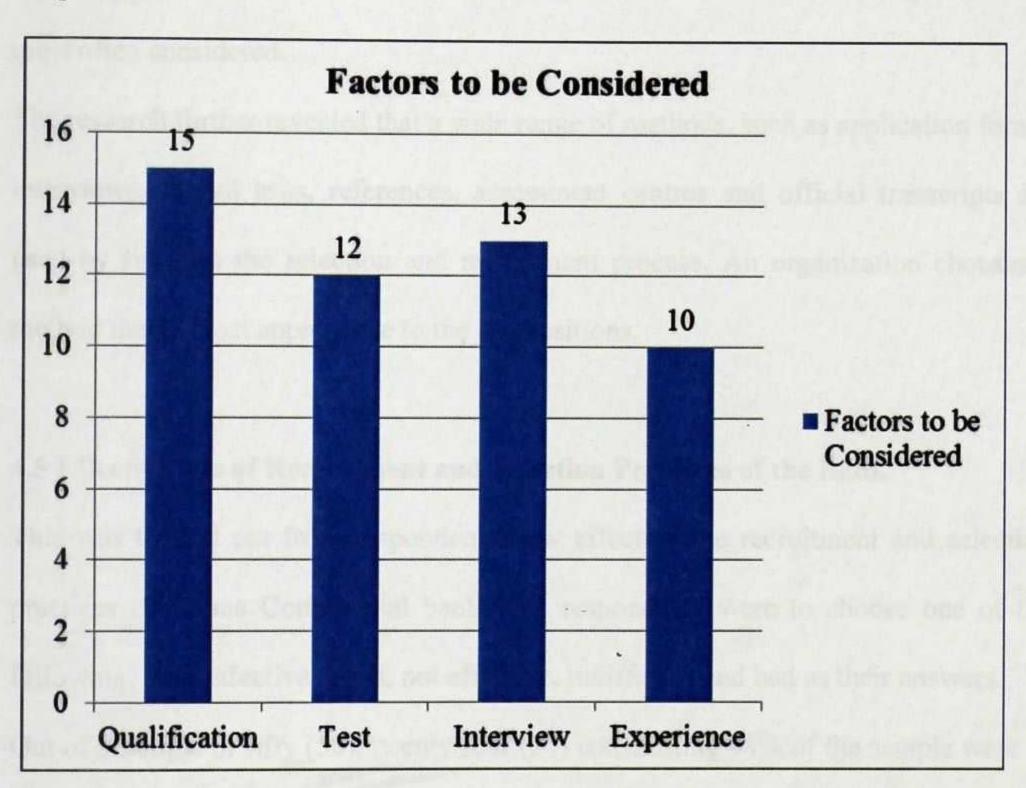


Figure 4.3.2: Factors to be considered by Ghana Commercial Bank

Source: field survey, 2013

Out of Fifty (50) respondents, twelve (12) representing 24% agreed that tests are considered effective in selecting an employee; this is usually to test the general knowledge of prospective employees.

Ten (10) representing 20% of the respondents were of the opinion that work experience played an important role in the selection process as those with experience are considered to be the best for the job.

Twenty Six (26%) of the respondents opted for interviews; they explained that interviews are conducted to test the ability of new employees and how convincing they are before being selected.

Fifteen (15) representing 30% of the respondents agreed that academic qualifications are the prime selection tools for new employees. They (respondents) further explained that good academic qualification most often guaranteed an individual the job and it is most often considered.

The research further revealed that a wide range of methods, such as application forms, interviews, formal tests, references, assessment centres and official transcripts are used by firms in the selection and recruitment process. An organization chooses a method that is most appropriate to the job positions.

#### 4.5 Effectiveness of Recruitment and Selection Practices of the Bank

This was to find out from respondents how effective the recruitment and selection practices of Ghana Commercial bank. The respondents were to choose one of the following; very effective, good, not effective, indifferent and bad as their answers.

Out of a sample of fifty (50), twenty four (24) constituting 48% of the sample were of the opinion that the selection and recruitment practices were very effective and that the right materials are employed for the bank.

Seventeen (17) respondents believed that the recruiting and selection practices were good; they explained that the methods needed for the right person to be employed are used. These respondents constituted 34% of the sample size.

Five (5) respondents forming 10% of the sample size were of the opinion that the recruitment and selection practices of the bank were not effective. They explained that these practices always give room to favouritism especially with employee referrals while some are employed without necessarily going through all the right procedures. Four (4) respondents were however indifferent to the question that the recruitment and selection practices were effective or otherwise. They constituted 8% of the total sample size while none of the respondents said that the recruitment methods and selection practices by the bank were bad.

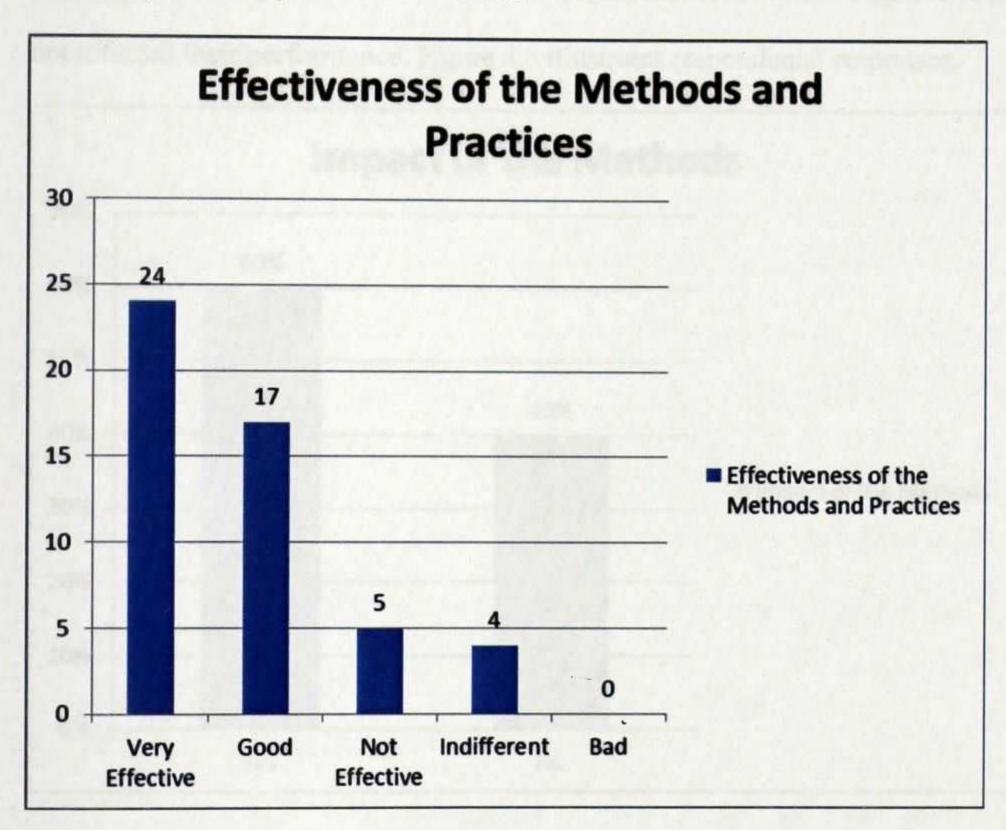


Figure 4.4: Effectiveness of Recruitment and Selection Practices of GCB

Source: field survey, 2013

Respondents were further asked if job vacancies are made open to the general public.

Out of fifty (50) respondents twenty (20) answered in the affirmative while thirty (30) answered no, that job vacancies are not made public. The respondents further said that

vacancies are normally filled within. Thus, employee referrals dominate while adverts are occasionally made.

## 4.6 Recruitment and selection Practices and Performance

This was to find out from respondents if the selection and recruitment practices had affected their performance. The following responses were given by the respondents;

Out of fifty (50) respondents, thirty (30) answered that 'yes' the selection practices had affected their performance while twenty (20) answered in the negative that it has not affected their performance. Figure 4.6 illustrates respondents' responses.

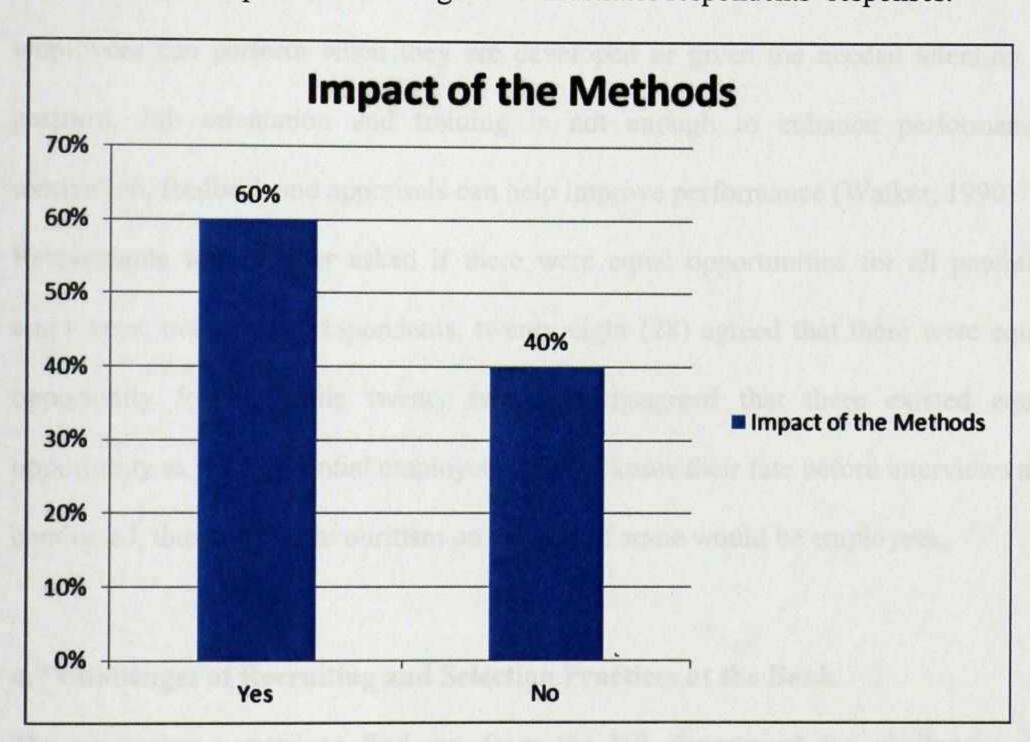


Figure 4.5: Impact of Recruitment and Selection Practices on Employees

**Performance** 

Source: field survey, 2013

Respondents who answered in the affirmative explained that most of them would not have been able to perform their duties if not for the recruitment and selection

methods. Others explained that the orientation and job training given them has added to their stock of knowledge.

Respondents who answered 'no' explained that the selection and recruitment practices had no bearing on what they were doing at the moment; this makes their work difficult and hampers performance at work.

The recruitment of new employees helps to demonstrate a company's aspirations, highlighting the skills and attitudes to which it attaches the highest priority. Companies can only succeed in the long-term if they recruit and motivate people who are able to respond to and shape the challenges of the future. While at the same time employees can perform when they are developed or given the needed attention to perform. Job orientation and training is not enough to enhance performance, motivation, feedback and appraisals can help improve performance (Walker, 1990) Respondents were further asked if there were equal opportunities for all potential employees, out of fifty respondents, twenty eight (28) agreed that there were equal opportunity for all while twenty two (22) disagreed that there existed equal opportunity as some potential employees already know their fate before interviews are conducted, thus there is favouritism on the part of some would be employees.

## 4.7 Challenges of Recruiting and Selection Practices at the Bank

The researcher wanted to find out from the HR department the challenges the department encounter in the recruiting and selecting of employee. Responses are as follows.

One challenge facing recruitment and selection process at GCB is the availability of key talents in the job market for specialized area within the bank. Six (6) respondents constituting 60% of the sample size at HR who shared this view stated that GCB as an

institution is need of key talents to help run the bank and that is quite difficult to find in the job market.

Three (3) respondents representing 30% of the sample size at HR department were of the opinion that another challenge facing GCB in its recruitment and selection processes is competition from other institutions. Respondents explained the financial market in the country is spring up fast that all institutions are recruiting the best in order to stay on top. Recruiting in this sense means competing with other institution for the same human resource.

Another challenge according to one (1) respondent constituting 10% of the respondent was labour turnover. The respondent explained that most employees leave the institution shortly after being offered an appointment which goes a long way to affect the bank as money has to spent again in recruiting and selection process. Figure 4.7 illustrate the discussions.

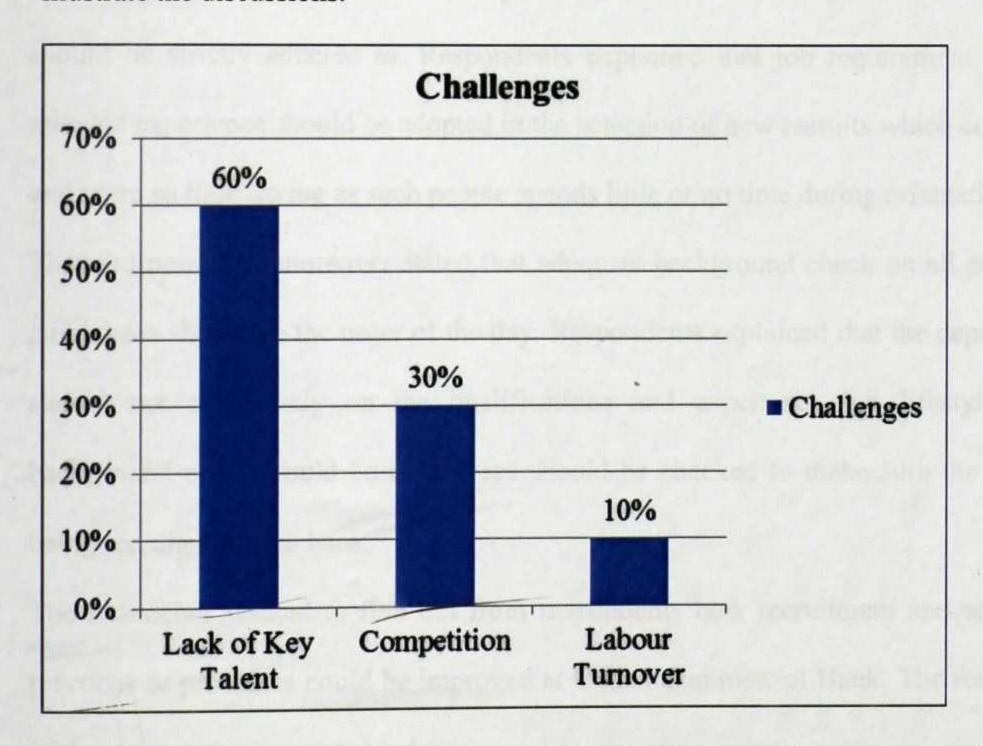


Figure 4.6: Challenges of Recruitment and Selection Practices at the Bank

Source: field survey, 2013

According to Kaplan and Norton, 2004, in the literature review, a common problem in recruitment and selection is poor HR planning but the analysis revealed that labour turnover; competition and lack of key talents are challenges that face recruitment and selection which could be beyond HR departments.

# 4.8 Improving Recruitment and Selection Practices at the Bank

Respondents were asked to give factors that will help improve recruitment and selection practices at the Bank. The responses were as follows;

The respondents emphasized that vacancies should be advertised early and should be detailed enough for prospective applicants to assess themselves whether they can do the job required of them. Respondents reiterated that vacancies are not made public in time and the duties and roles are most often not properly specified.

The respondents again stated that the procedure for selection of potential employees should be strictly adhered to. Respondents explained that job requirement and its relevant experience should be adopted in the selection of new recruits which cost little and more so time saving as such people spends little or no time during orientation.

They (respondents) moreover stated that adequate background check on all potential employees should be the order of the day. Respondents explained that the department should not solely rely on the qualifications and experience but lifestyles and background of all would be employees should be checked to make sure the best is being recruited for the bank.

The researcher wanted to find out from respondents how recruitment and selection practices or processes could be improved at Ghana Commercial Bank. The responses of the respondents are stated below.

The majority of the respondents, thus, 65% were of the opinion that all applicants should be given an equal opportunity of being selected and treated fairly while all favouritism and biases are eliminated to ensure that all get a fair chance of being selected and employed at the bank.

Twenty five percent (25%) respondents were of the opinion that the general public should be made aware through advertisement for all to apply while at the same time given an equal opportunity.

Finally, ten percent (10%) respondents stated that job orientation and applicants with the right qualifications should be given the opportunity. Respondents explained that though job orientations are often done for new recruits, qualification should be linked with the job. Figure 4.8 further explains.

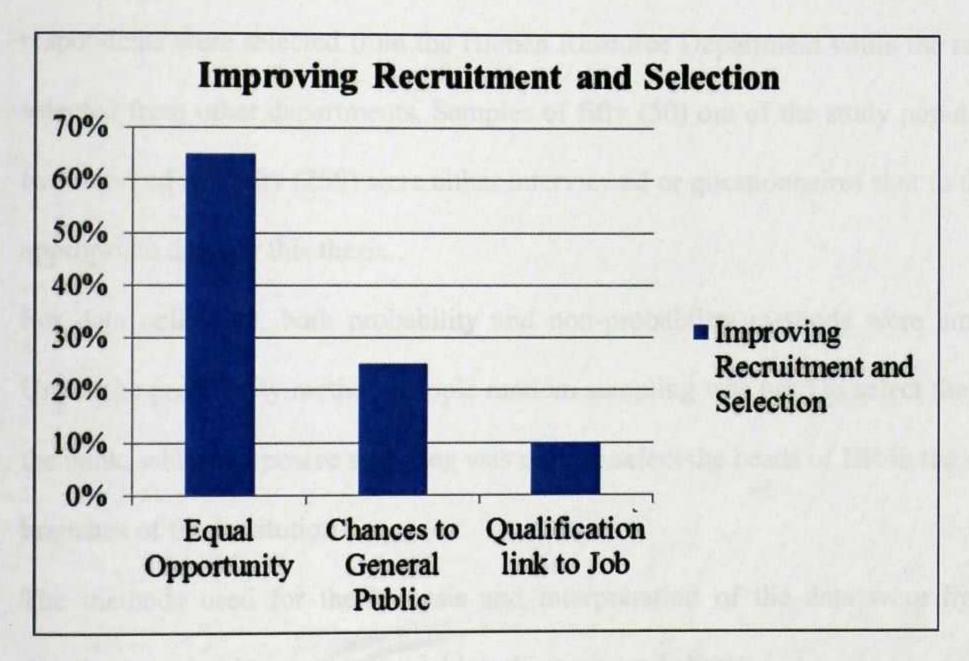


Figure 4.7: Improving Recruitment and Selection Practices at GCB

Source: field survey, 2013

#### **CHAPTER FIVE**

# SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter has three sections; the first is devoted to the summary. The conclusion (major findings) is presented in the second section while section three deals with the recommendations to address the issues raised in the study.

### 5.1 Summary

The study was undertaken with the view of evaluating the recruitment and selection policies and practices of Ghana Commercial Bank. With this aim, ten (10) respondents were selected from the Human Resource Department while the rest were selected from other departments. Samples of fifty (50) out of the study population of two hundred and fifty (250) were either interviewed or questionnaires sent to them for appropriate data for this thesis.

For data collection, both probability and non-probability methods were employed.

Under the probability method, simple random sampling was used to select the staff of the bank, whilst purposive sampling was used to select the heads of HR in the selected branches of the institution.

The methods used for the analysis and interpretation of the data were frequency distribution, simple percentages, tables, diagrams and charts.

The following are the major findings from the study:

Miyake, (2002) indicated that advertising is usual for job vacancies, while some applicants are sometimes recruited by word of mouth, through existing employees

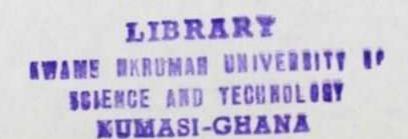
(employee referrals). Besides being cheaper, people recruited by word of mouth stay longer because they have a clearer idea of what the job really involves. This assertion was shared by most respondents with regards to recruitment and selection policies and practices of the bank.

The research revealed that Ghana Commercial Bank policy or practice on recruiting and selection was based on several units; the first is the internal recruitment and invitations from applicants from the general public. The first is analysis of the various departments to find out if there are vacancies to be filled. The various departments search within its staff to find competent members to fill job vacancies. When that fails employee referrals are used where employees are allowed to recommend potential employees for the various departments.

The second stage is where the bank source for employees through agencies that helps in recruiting people for the bank. The other is through the general advertisement in the dailies where the general public can all apply for the positions available. Shortlisted applicants are then invited for an interview and subsequent selection.

Some of the methods used in recruiting and selection of employees are through employees' referrals, employment agencies, professional associations and through adverts in the various dailies.

The research also revealed that the bank had structured ways of selecting new employees. The first is that potential employees must have the necessary or right educational background before they qualify for an interview which is the next stage



once a potential employee is shortlisted. Training and orientation is the next stage if an individual is selected or recruited.

The responses from the respondents revealed that selection and recruiting practices were very effective as the right material are always employed. Majority of respondents believed that these practices were good and should be continued by the bank. Only few of the respondents believed that these measures were not effective and the reasons raised included favouritism and bias towards potential employees.

Moreover, it was realized that factors such as work experience, academic qualifications, interviews and test used in selecting employees makes the selecting and recruitment practices very effective in selecting the best for the bank.

Randall, (1987) believes that recruitment, as a human resource management function, is one of the activities that impact most critically on the performance of an organization. This is because it is understood and accepted that poor recruitment decisions continue to affect organizational performance and limit goal achievement.

The study revealed that recruitment and selection policies and practices have improved performance of employees and the bank. Majority of the respondents stated that the selection and recruitment process has helped them improve upon their performance at the bank and in what they do. It was also revealed that orientation and subsequent job training had added to their stock of knowledge of most employees which help them effectively carry out their duties.

Respondents from HR department on the other hand stated that the selection and recruiting method had led to the employment of competent staff while at the same

time selection policy and practices help give the chance to employ qualified candidates.

In spite of the above some respondents were of the view that the recruitment and selection practices have not improved performance as orientation and job training are general and most often not linked with the job.

A common problem in recruitment and selection is poor human resource planning. The key goal of human resource planning is to get the right number of people with the right skills, experience and competencies in the right jobs at the right time at the right cost. Detailed and robust recruitment and selection policies, such as recruitment and selection procedures, assessing criteria, talents auditing and processing the information about the labour market are important in recruiting and deploying appropriate employees at the right time (Kaplan and Norton, 2004). Despite the above it was realized that Ghana Commercial Bank is faced with other challenges in its recruitment and selection policies and practices.

The major challenge facing the bank in its recruiting and selection policies and practices is lack of key talents in the job market for specialized areas within the bank. Ghana Commercial Bank as a state financial institution deals in normal banking activities while massively involved in raising letter of credence in both internal and foreign state activities which needs specialized skills in order to serve its customers and such skills from the study is lacking thereby affecting the performance of the bank.

Competition is another challenge facing the bank in its recruiting and selection practices. The financial market in the country is now very competitive thereby there is

a rush for those with the experience and skills to help the various banks float and have competitive advantage over others. This therefore makes the competition for skilled labour in the field difficult.

Labour turnover is another challenge faced by the bank in its recruitment and selection policies and practices. From the survey it was realized some employees immediately after employment vacate or leave their post and take on a different one leading to a loss to the bank, the challenge is therefore how to retain such employees once they are employed.

Another challenge face by the bank is the state interference with the activities of the bank. Since the bank is a state own financial institution, there are a lot of government interferences of the activities of the bank which makes the work quite cumbersome.

The study revealed that the bank has policies and practices with regards to recruitment and selection of employees. The following were given to help improve upon such policies and practices.

Respondents stated that the procedure for recruitment and selection should be strictly followed in order to ensure that the right calibers of people are provided for the bank.

Procedures such as educational or academic qualification, experience and interviews all help to select the best candidates for the bank.

Again, it was realized that equal opportunities should be given to all applicants who apply for jobs at Ghana Commercial Bank to help ensure fairness in the selection procedure and not to hand others undue advantage over others.

Moreover, it was realized that to make the selection and recruitment procedure complete, qualifications should be stressed and should also be linked with the job to be done as most qualifications do not much the job to be done.

#### 5.2 Conclusion

The focus of recruitment and selection is to match the capabilities of prospective candidates against the demands and rewards inherent in a given job. For this reason, top performing companies devote considerable resources and energy to creating high quality selection systems. Recruitment and selection process are important practices for human resource management, and are crucial in affecting organizational success. The quality of new recruits depends upon an organization's recruitment practices, and that the relative effectiveness of the selection phase is inherently dependent upon the caliber of candidates attracted.

From the analysis, recruitment and selection is of prime importance to the bank in order to get the best of employees. However, it faces lots of challenges in its quest to recruit its workforce.

The issue of employee referrals seems to place unfair advantage over others, as most often than not they are favoured compared to those who use a different channel. From the study, it was realized that, more employee referrals are employed than those who apply in directly or through the agencies.

Despite these challenges it was realized that these measures (recruitment and selection policies and practices) have been effective in the selection of employees for bank even though much needs to be done to enhance it. Recruitment and selection of employees to a greater extent determines the performance of an institution and it is of great importance if institutions want to achieve their goals.

## 5.3 Recommendations

From the study it is realized that recruitment and selection is of great importance to every organization, though an integral part its application and operation and challenges makes its practice quite difficult. The following recommendations are therefore made to help make these policies and practices more effective.

All applicants must be treated fairly; issues of favouritism should be avoided while giving the chance to all. Employee referrals though a good idea should be minimized to carter for a certain number of people rather than a whole scale opportunity. That gives room to favouritism and at times employment of individuals who might not contribute meaningfully to organizational output.

The human resource department should appraise employees to help them give off their best and help improve performance of employees; this will always keep employees on their toes to give off their best.

Refresher courses must be organized for employees for them to be abreast with trends in the ever growing market. It was revealed from the study that key talents are difficult to come by, the bank can help upgrade the skills of some of its staff in areas they find it difficult to recruit in the market. This also go a long to help staff contribute to the success of the bank.

Finally, performance targets should be set for employees to eliminate negative practices by both management and other employees of the bank.

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### **APPENDICES**

# Appendix 1 Questionnaire for Human Resource Department

This questionnaire is designed to gain understanding of recruitment and selection practices at Ghana Commercial Bank. Kindly complete this questionnaire as objectively as possible. The information given out is solely for academic purpose and would be treated as confidential. Thank you.

would	be treated as confidential. Thank you.
Write	or tick ( ) the appropriate response to each of the question
Section	n A: Personal Data
1.	Sex
	Male [ ]
	Female [ ]
2.	How long have you been working at Ghana Commercial Bank?
	a. less than 1 year [ ]
	b. 1 – 6 years [ ]
	c. 7 – 12 years [ ]
	d. 13 – 18 years [ ]
	e. 19 years and above [ ]
3.	Which of the qualifications below do you possess?
	a. HND [ ]
	b. 1 <sup>st</sup> Degree [ ]
	c. 2 <sup>nd</sup> Degree [ ]

d. Others .....

### Section B: Recruitment and Selection

4.	Do you have any formal policy for the recruitment and selection of
emplo	
	Yes [ ]
	No [ ]
5.	If yes to above, briefly state the policy
	***************************************
6.	Does Ghana Commercial Bank outline job analysis ((i.e. duties,
	responsibilities, skills etc required for a particular job) before advertising
	vacancies for employment?
	Yes [ ]
	No [ ]
7.	Does Ghana Commercial Bank rely on any agent(s) for the recruitment and
	selection of employees for your organization?
	Yes [ ]
	No [ ]
8.	If yes to the above, state the agent (s)
9.	When vacancies occur, are existing employees considered?
_	Yes [ ]
	No [ ]
10.	Are job vacancies made open to the general public?

	Yes [ ]
	No [ ]
1.	Which of these methods of recruitment are applicable to the Ghana
	Commercial Bank? You may select more than one.
	a. Radio advert [ ]
	b. TV advert [ ]
	c. Newspaper advert [ ]
	d. Professional association(s) [ ]
	e. Employment agencies [ ]
	f. Employee referrals [ ]
	g. Other(s) specify
	••••••
12.	Does the bank have structured recruitment and selection practices in place for
	new employees?
	Yes [ ]
	No [ ]
13.	If yes to question 12, what are these recruitment and selection practices?
14.	Which of these factor(s) are mostly considered for recruitment and selection of
	employees? You may select more than one.
	a. Academic qualifications [ ]
	b. Work experience [ ]
	c. Interview [ ]
	d. Test [ ]

	e. Other(s) specify
15.	Are there equal opportunities for all would-be (potential) employees when it
	comes to recruitment and selection?
	a. Yes [ ]
	b. No [ ]
16.	If no to question 15, why?
	••••••••••••••••••••••••••••••
17.	Are these recruitment and selection practices able to give you the needed and
	qualified candidates to fill the vacancies?
	a. Yes [ ]
	b. No[]
18.	If no to the above question, why?
19.	Have these recruitment and selection practices led to the employment of
	competent staff?
	Yes [ ]
	No[]
20.	If your answer is no, please give reasons
21.	Is there a situation where management circumvents (i.e. divert from) the
	formal recruitment and selection practices?

	Yes [ ]
	No [ ]
22.	If yes, why so?
	***************************************
23.	What are some of the challenges Ghana Commercial Bank associated with
	your recruitment and selection practices?
24.	What factors will improve recruitment and selection practices at the Ghana
	Commercial Bank?

## Appendix 2 Questionnaire for Staff/Employees

This questionnaire is designed to gain understanding of recruitment and selection practices at Ghana Commercial Bank. Kindly complete this questionnaire as objectively as possible. The information given out is solely for academic purpose and would be treated as confidential. Thank you.

Write or tick (  $\sqrt{\phantom{a}}$  ) the appropriate response to each of the question

### Section A: Personal Data

1.	Sex
	Male [ ]
	Female [ ]
2.	How long have you been working in your organization?
	a. less than 1 year [ ]
	b. 1 – 6 years [ ]
	c. 7 – 12 years [ ]
	d. 13 – 18 years [ ]
	e. 19 years and above [ ]
3.	Which of the qualifications below do you possess?
	a. M.S.L.C. [ ]
	b. 'O' Level [ ]
	c. 'A' Level [ ]
	d. HND [ ]
	e. 1 <sup>st</sup> Degree
	f. Others specify

# Section B: Recruitment and Selection

4.	Are you aware of any formal policy for the recruitment and selection of
emplo	yees?
	Yes [ ]
	No [ ]
5.	If yes to question 4, please state some of these policies?
6.	How effective are the recruitment and selection practices of Ghana Commercial
	Bank?
	a. Very Effective [] b. Good [] c. Not Effective [] d. Indifferent [] e. Bad []
7.	Do you know whether the bank performs any job analysis (i.e. duties,
	responsibilities, skills etc required for a particular job) before advertising
	vacancies for employment?
	Yes [ ]
	No [ ]
8.	Does the bank have any agent(s) that recruits and selects employees?
	Yes [ ]
	No [ ]
9.	If yes, please name the agency

10.	Are job vacancies made open to the general public?
	Yes [ ]
	No [ ]
11.	If yes to above question, which of these methods of recruitment and selection
	practices are applicable to the bank? You may select more than one.
	a. Radio advert [ ]
	b. TV advert [ ]
	c. Newspaper advert [ ]
	d. Professional association(s) [ ]
	e. Employment agencies [ ]
	f. Employee referrals [ ]
	g. Other(s) specify
12.	How were you recruited and selected?
13.	What is your impression about the recruitment and selection practices at
	Ghana Commercial Bank?
14.	Has the recruitment and selection practices of Ghana Commercial Bank
	affected your performance?
	a. Yes []
	b. No []

15.	Explain answer
16.	Are there equal opportunities for all would-be (potential) employees to your
	organization?
	a. Yes [ ]
	b. No [ ]
17.	If no to question 13, why? Give reasons
18.	How can recruitment and selection practices at Ghana Commercial be
	improved?