

Performance Appraisal and Employee Performance in Commercial Banks Anambra State, Nigeria

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Abstract

This study examined performance appraisal and employees' performance of selected commercial banks in, Anambra State. The objective of this study is to examine whether job satisfaction has positive impact on employees Performance and to determine the significant relationship between employees' commitments and employee's performance of selected banks in Anambra State. The source of data collection was primary data which was elicited through a structured questionnaire that were administered on two hundred and twenty-five (225) respondents. The methodology adopted is the descriptive research design. The data gathered were analyzed using descriptive statistics in which tables and percentages were employed. The hypotheses formulated were tested using simple linear regression. Based on the analysis, it is evident that job satisfaction has positive impact on employees' performance, there is significant relationship between employees' commitments and employee's performance of selected banks in Anambra State, that establishing standards and measures, monitoring performance feedback are also process of performance. Based on these findings the research concludes that there is a relationship between performance appraisal and employee performance in commercial banks in Anambra state. The research recommends that Performance appraisal reports should not be the only yardstick for determining suitability for promotion, salary increment as well as training and development of employees. Finally, the management of these commercial banks should periodically organize courses for managers on how to improve on the evaluation of subordinates.

Keywords: Performance, Appraisal, Employee, Commercial Banks

Introduction

Performance appraisal is an evaluation done on an employee's job performance over a specific period of time. It is the equivalent of a report card on an employee and how their managers assess their performance over the prior year. Anyone who has worked in more than one department or in more than one company will attest to the fact that not all performance appraisal processes are the same. The varying systems and processes are applicable in many organizations. Performance appraisal is an unavoidable element of organizational life (Fajana,2017) There are many decisions in modern organization that depend on performance evaluation, and they are widely used in most organizations. They are an important piece of the process by which organizations attempt to direct themselves, and they have been considered a key component in the success of organizations for most of the twentieth century. Performance appraisal allows organization to inform their employees about their rates of growth, their competencies, and their potential, this leads to job satisfaction and employee commitment (Audu, 2015). It enables employees to be intentional in creating their individual developmental goals to help in their personal growth. There is little disagreement that if performance appraisal is done well, it serves a very useful role in reconciling the needs of the individual and the needs of the organization (Cleveland, 2019). If used well, performance appraisal is an influential tool that organizations have to organize and coordinate the power of every employee of the organization towards the achievement of its strategic goals. It can focus each

employee's mind on the organization's mission, vision and core values. However, if performance appraisal is not done well, Grote suggests the process can become the object of jokes and their target of ridicule. (Fink, 2023; Havis 2023).

Globally, organizations whether service or manufacturing do everything possible to ensure that all employees are adequately committed to their specialized work in order to attain organizational goals. (Mullins, 2016). Therefore, performance appraisal is a major management practice to assess the immediate and future relevance of any worker in any given organization. Performance evaluation exposes the strength and the weakness of the staff on the job especially in developed world (Havis) 2023).

Performance appraisal methods are the systems and processes through which appraisal is carried out in an organization. The methods include determining the types of data collected and evaluated in the appraisal, the forms and frequencies of communication that take place between supervisors and their employees, and the various types of evaluation tools used to measure performance. It is important to understand the evaluation methods used because they can influence the usefulness of the appraisal system in an organization and the perceived or actual benefits gained from its use.

Statement of the Problem

Performance appraisal as a human endeavor is frequently subject to many human errors. Although some methods are more prone to errors than others. There are some errors to guide against in rating and other techniques (Joe,2015). In some cases, judgment of raters is influenced by any particular strong or weak characteristics of the subordinate. This causes the rater to take a general favourable or unfavourable view of the subordinates' other qualities. Leniency or Strictness, this the tendency of some assessors to be too liberal in their rating by consistently awarding high scored of their subordinates in all job characteristics. On the other hand, some raters also have the tendency to give consistently low scores to their employees (Kahneman & Tversky, 2023). Many managers are often unwilling to use the extreme ratings and therefore, settle with what is known as the central tendency. This tendency is caused by lack of adequate knowledge of the employees.

Objectives of the Study

The main objective of this study is to examine the impact of performance appraisal and employees' performance of selected Banks in Anambra State.

Specific objectives include:

- i. To examine whether Job Satisfaction has positive relationship on employees Performance in selected banks in Anambra State.
- ii. To determine if there is a significant relationship between employees' commitments and employee's performance in selected banks in Anambra State.

Statement of Hypotheses

Hypothesis I

Ho₁: Job Satisfaction has no positive relationship on employees Performance in selected banks in Anambra State.

Hypothesis II

Ho₂: There is no significant relationship between employees' commitments and employee's performance of selected bank in Anambra State.

Literature Review

Employees performance appraisal is a systematic process involving deliberate stock taking of the success, which an individual or organization has achieved in performing assigned responsibilities or meeting set goals over a period of time (Mackanizie, 2020 & Alo, 2019). This therefore implies that performance appraisal practices should be deliberate rather than accidental. It calls for serious approach to knowing how the individual is doing in performing their tasks.

Performance appraisal is a system which provides organizations and, in this instance, commercial banks with a means of identifying not only what employee's performance levels are but which areas those levels need to be improved if maximum utilization is to be made. According to Atiomo, every organization should ensure that the individual is clearly aware of what their functions and responsibilities are to make performance appraisal effective. Audu (2015) and Michael (2018) conclude that performance appraisal is the process through which organization takes stock of its manpower in terms of its present performance, the aptitude and interest of each employee, their strengths and weaknesses and potential for growth. The data emerging from such an exercise constitutes the primary database for individual development and should be communicated to the subordinate (Muth, 2014 & Atiomo, 2020).

Job satisfaction is defined as the extent in which employees feel fulfilled about their tasks, these feelings are mostly positive and enhances performance. To this end, job satisfaction is a pleasurable or positive emotional state which results the level of appraisal of such responsibilities (Ezeanolue & Faith 2023). Employee commitment is seen as the level of willingness and self-enthusiasm displayed by employees while carrying out their tasks in an organization. This implies that employee commitment entails psychological attachment by an employee to such organization thus leading to organizational loyalty. This commitment according to Atiomo (2020) could be affective commitment, continuance commitment and normative commitment and all these could be propelled through an effective performance appraisal system.

The basic purpose of a performance appraisal is to generate accurate and valid information regarding the behavior and performance of members of the organization. The more accurate and valid the information generated by the system, the greater its potential value to the organization. Akinbowale, (2023) observed that while all organizations share some basic primary goal in their performance appraisal system, a tremendous amount of variety exists in the specific use that organizations make of the information obtained from performance appraisal of employees.

The purpose of performance appraisal is however categorized into three broad headings as follows:

i. Individual Evaluation and Motivation

The results of performance appraisal frequently serve as the basis for the regular evaluation of the performance of members of the organization. They argued that whether an individual is judged to be competent or incompetent, effective or ineffective, promotable or unpromotable, and so on is based upon the information generated by the performance or appraisal system. With particular emphasis on employee's motivation, they further attempt to influence the

motivation and future performance of their members by tying the administration of various rewards, such as salary increases and promotions to the ratings generated by the appraisal system.

ii. Individual Development

In addition to serving as a basis for the administration of organizational reward and punishments, Ezeanolue and Faith (2023) contended that the information generated by an appraisal system can also be employed to facilitate the personal development of organizational members. Therefore, sound appraisal system can generate valid information regarding the areas of personal strength and weakness of individual employees. With respect to this, Edna et al (2021) affirmed that if such information is fed back to individuals in a clear, unambiguous and non-threatening manner, the information can serve two valuable purposes. First, if the information indicates that the employee is performing effectively, the feedback process itself can reinforce and reward the employee by increasing feelings of self-esteem and personal competence. Secondly, if the information identifies an area of weakness, this can serve to stimulate a process of training and development in order to overcome the weakness identified.

iii. Organizational planning

Besides providing the basis for the evaluation, motivation and development of individual organization members, Ezeanolue, Shalom and Okeke (2025) noted further that effective performance appraisal system also generates information that can be of significant value to the organization in planning its future human resources needs and policies considering the fact that members of organization are the human capital of that organization. Consequently, a performance appraisal system generates information that permits the organization to assess the state of its human capital and plan its recruiting, staffing and development policies, in an informed, systematic and rational manner. Nyaoga (2010) was of the opinion that, to ignore individuals in the review process is to ignore a major input in the achievement of organizational outcomes. It is often said that organizations that perform well are a reflection of the efforts and successes of their employees therefore, recognizing these efforts and appropriately praising them is imperative for organizational success. Cooper (2023) made the point that managers must be less concerned with supervising and concentrate on being leaders. This is because sustainable cultural change can take place within an organization only when the individuals within the organization first change themselves from the inside out. Sometimes, appraisal processes can be counter-productive to organizational success as they are odds with processes which encourage some degree of risk-taking to meet client needs or develop new methodologies through trial (Mackenzie, 2020).

Oberg (2014) suggested that performance appraisal is mainly used for three purposes; as a basis of reward allocation such as salary increase, promotion and other forms of rewards; as a tool for identification of deficiencies and will spot the areas where development efforts are needed as well as being used for the selection and development programme. It will differentiate satisfactory performers from unsatisfactory ones. Performance will help the management to perform functions relating to selection, development, salary, promotion, penalties, layoffs and retrenchment. High employees' performance leads an organization to success and provides the employees with greater opportunities to make progress in the organization. Employees themselves must believe that in performance appraisal there are great opportunities for them. Without fairness in appraisals, performance appraisal system, rewards, motivations and developments create negative impact and frustration (Otaru, 2015 & Onamdi, 2020).

Guidelines for a Successful Performance Appraisal System

Olaleye (2016) discovered that a successful performance appraisal system could be divided into three critical components: systems design, managerial practice, and appraisal system support, with each component containing several factors. The systems design component requires a clearly defined purpose for conducting performance appraisal (Akinbowale, 2023). All employees must understand why performance appraisal is being conducted and the specific goals for it. The specific goals will allow the managers to carefully select performance criteria that will support the organization's objectives and increase the motivation of the managers to carry out the appraisals properly.

The second factor of effective systems design is to have the input of supervisors and employees in the design, development, and choice of criteria used in the appraisal. This promotes acceptance and ownership of the system by the employees which then increases the effectiveness of the system. Without this involvement, the appraisal system risks losing the support and credibility of the users of the system and can short-circuit their sense of ownership of the system (Atiomo, 2020). Saliu (2020) and Roberts (2023) noted that employee involvement is a useful tool for increasing job-related autonomy, which is a prerequisite for employee growth. Roberts (2023) also points out that employee participation gives employees voice in the appraisal process which gives the employee the opportunity to refute performance ratings, documentation, or verbal feedback with which they disagree. If employees are convinced the appraisal process is fair, they are more likely to acknowledge their performance ratings, including unfavorable ones.

The third factor addresses the importance of user-friendly and easy-to-understand appraisal procedures and forms. The performance criteria, rating procedures, and feedback should be relevant and meaningful for both supervisors and their employees (Bennister & Balkin, 2023). The forms should facilitate communication between the supervisors and the employees concerning behaviors, work processes, and opportunities to improve. The final factor within an effective systems design is an understanding by both supervisors and their employees of the appraisal process and their roles in it.

Basic Components of Appraisal Format

Rao (2014), Burnas (2020) and Cleveland (2019) submitted that the key performance areas, self-appraisal, performance analysis, performance ratings and counseling are the important components of a performance appraisal system oriented to development of human resources in an organization. Therefore, the appraisal format should be designed in consonance with the objectives of the performance appraisal system, and also generate information on a number of important aspects.

-Identification of Key Performance Areas: The first step in an appraisal process is identifying key performance areas and setting targets for the next appraisal period. This may be done either through periodic discussions or at the beginning of the year, as in research institutions.

-Self-Appraisal by the Subject: At the end of the appraisal period, employees appraise their own performance against the key performance areas, targets and pre-identified behaviour. Information on these issues is provided in an appraisal format. The employees also write their self-evaluation reports and hand them to their supervisors.

-Analysis: The supervisor reflects on the performance of the employee, and identifies the factors which facilitated or hindered the employee's performance. The manager then calls the employee for a discussion to better understand their performance and provide counseling on further

improvements. During this discussion, appraisal records (such as notes, observations, comments, etc.) are exchanged. The manager or supervisor thereafter gives a final rating and recommendations regarding the developmental needs of the individual. These are shown to the subject and their comments are recorded on the appraisal form. The appraisal form is then transmitted to the personnel department for the necessary administrative action. The personnel or human resource development department uses these forms for identifying and allocating training, rewards and other activities (Samson, 2014 & Cooper, 2023).

-Identification of Training Needs: The use of a development-oriented performance appraisal system is based on a good understanding of the concept of human resources development. In other words, the need for developing employee capabilities, the nature of capabilities to be developed and the conditions under which these capabilities can be developed have to be appreciated. During the discussion between the supervisor and the employee, the development needs of the subject are identified and goals set for the next period (Craig et al, 2014 & Yusuf, 2015).

-Identification of Qualities: The supervisor may also identify the qualities required for current as well as future tasks, and assess the employee's potential and capabilities to perform jobs at higher responsibility levels in the organization.

Research Methodology

This research adopts the descriptive research survey technique. This method is adopted as a survey research in which a group of respondents or items are collected by collecting and analyzing data from respondents. The population of this study comprised the entire employees of the commercial banks in Anambra state which is 2633 but considering the size of the population the researcher utilized the Godden 2004 sample size to determine a sample size. Thus, the Godden (2004) formula denoted as.:

$$SS = \frac{Z^2 (P) (1 - P)}{C^2} \quad \text{-- equ (1)}$$

$$\text{New SS} = \frac{SS}{1 + \frac{SS - 1}{\text{Population}}} \quad \text{equ (2)}$$

Where SS = Sample size
 Z = Confidence level 95 %
 P = Percentage of population (50%)
 C= Confidence interval = 5 % (0.05)

$$SS = \frac{1.96^2 (0.5) (1 - 0.5)}{0.05^2} \quad \text{equ (1)}$$

$$0.05^2$$

$$SS = \frac{3.8416 (0.5) (1 - 0.5)}{0.0025}$$

$$SS = \frac{0.9604}{0.0025}$$

$$SS = 384$$

$$\text{Population} = 2633$$

$$\text{New SS} = \frac{384}{\frac{1 + (384 - 1)}{2633}}$$

$$\frac{384}{\frac{384}{1 + 0.145}}$$

$$SS = \frac{384}{1.145}$$

$$\text{New SS} = 335.$$

However, out of the total of 335 questionnaires distributed only 286 were duly completed and retrieved giving a response rate of 85%. The research adopts the systematic sampling technique so that every respondent could be given equal chances of representation.

Additionally, the structured questionnaire was the major source of primary data, the questionnaire was close ended questionnaire while a five- point Likert-scale responses of strongly agree (5), Agree (4), Undecided (3), Disagree (2) and strongly disagree (1) were used. The study employed the services of four trained research Assistants who helped in the administration of the research questionnaire. Again, the research questions were analyzed using the five - point's Likert-scale

with the decision rule to accept any mean value with 3.00 and above. The inferential statistics used in testing the hypotheses is the simple linear regression analysis which is an inferential technique of examining the strength of relationship between the independent and dependent variables. This process was aided with the statistical package for social sciences (SPSS).

Reliability of the Instrument

Reliability of this study was conducted to determine the internal consistency of the research instrument. Faith et al (2023) and Clementina et al (2021) argued that an instrument is reliable if it gives similar outcomes under consistent circumstances. Edna et al (2021) concluded that any coefficient of reliability that is up to 0.70 and above is considered reliable. In testing the reliability of the research instrument, the researcher carried out a pilot study by distributing questionnaires numbering thirty (30) to the target respondents through the help of four trained research Assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the research instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) yielded the result of 0.87 for items on independent variable, 0.79 for items on dependent variable thus giving the average reliability result of 0.83. The reliability result is showed in table 1.

Table 1. Reliability Statistics

Proxies/ Independent Variable	Number of items	Cronbach Alpha
Independent variable	12	0.87
Dependent Variable	12	0.79

Source: SPSS statistical analysis

The table revealed that all the variables have Alpha Values above 0.70. Thus, in line with the submission of Audu (2015) the instrument is deemed reliable.

Test of Hypotheses

Hypothesis 1

Ho₁: Job Satisfaction has no positive impact on employees’ performance of selected banks in Anambra State.

Table 2. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 ^a	.863	.762	.57192

a. Predictors: (Constant), Job satisfaction

Source: spss output 2026

The coefficient of determination (R- Square) 0.863 in table 2 implies that job satisfaction account for 86% variation in the employees’ performance, while the remaining 24% are explained by other factors that are not included in the model. This is further justified by the 87.3% result of the Adjusted R Square.

Table 3 Anova

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	263.649	1	263.649	806.039	.000 ^b
	Residual	82.100	251	.327		
	Total	345.749	252			

a. Dependent Variable: Employees performance (EP)

b. Predictors: (Constant), Job satisfaction (JS)

Source: SPSS output 2026

The F-test table above shows the goodness of fit of the model. The criteria are that if (Sig value is less than 0.05) at alpha 0.05 and 95% level of confidence it means the model is fit for the study. However, the value of our Sig is less than 0.05 which means that the model is fit for the study.

Table 4 Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.511	.132		-3.877	.000
	JS	1.075	.036	.873	28.391	.000

a. Dependent Variable: Employees performance (EP)

source: spss output 2026

The result from the table above shows that job satisfaction has a coefficient of 1.075 and a p-value of .000. Based on the p-value which is less than 0.05 level of significant, it means that there is no sufficient evidence to accept the null hypothesis one which states that, job satisfaction has no significant effect on employees' performance.

Hypothesis 2

H₀₂: There is no significant relationship between employees' commitments and employee's performance of selected banks in Anambra State.

Table 5 Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.528 ^a	.679	.276	.81256

a. Predictors: (Constant), employees' commitments (EC)

source: spss output 2025

The coefficient of determination (R Square) 0.679 in table 5 showed that the model has a good fit. This implies that employees' commitments account for 28% variability of employees' performance (EP), while the remaining percentage are explained by other factors that are not explained in this study. This is further justified by the .528% result of the Adjusted R Square.

Table 6 Anova

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	64.058	1	64.058	97.020	.000 ^b
	Residual	165.725	251	.660		
	Total	229.783	252			

a. Dependent Variable: EP

b. Predictors: (Constant), EC

Source: spss output 2026

The f-test result in table 6 showed that a joint significant relationship exists employees performance and employees' commitments. This is explained by the p-value of 0.000 is less than 0.05 (critical value), since the p-value is less than 0.05 level of significant it signified that the model is fit for the study.

Table 7 Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.465	.187		7.822	.000
	CSR	.520	.052	.528	9.850	.000

a. Dependent Variable: EP

Source: spss output 2026

The results from table7 shows that employees' performance (EP) has a statistically positive significant effect on the employee commitment for the period of this study, as evidenced from the coefficient of .520 which is significant at 5% level of significance (p value of .000). Based on this p-value which is less than 0.05 significant levels, there is no sufficient evidence to accept the null hypothesis two (H₀₂) which states that employees' commitment has no significant relation on employee's performance of selected bank in Anambra State.

Conclusions

Modern corporate organizations are increasingly making the issue of performance appraisal seriously in view of its merit as a tool for increasing productivity in an organization. Performance evaluation enhances employees' productivity in organizations and commercial banks in particular. When an objective appraisal is carried out, the organization will be in a better position to reward the performing employees adequately. The exercise will also create an opportunity for determining deficiencies in the performance of the workforce. To this end, appropriate training and development programmes would be designed to correct such identified deficiencies. More so, performance appraisal helps an organization to place employees in tasks they are best suited for in order to improve productivity. When productivity is improved it leads to increased earnings in the organization. Therefore, Managers in charge of appraising the performance of the subordinates should resist the temptation to be biased or subjective in the assessment of employees' performance no matter the odds in the relationship between that boss and the subordinates being appraised.

Sound judgment and objectivity should be the watch- words of appraising managers in corporate organizations.

Recommendations

Based on the findings of this research study recommends that employees reward should not be totally depending on high scores in performance appraisal report. This is because there are several negative factors militating against the efficient functioning of performance appraisal as a measuring instrument. Again, performance appraisal reports should not be the only yardstick for determining employees' suitability for salary increment, promotion as well as training and development. This is because some managers do not produce objective and true report about an employee. More so, the issue of motivation to workers to improve productivity should be given serious attention by management, this is particularly important because the findings revealed that proper administration of performance appraisal can lead to increased motivation on the part of the workers. The management should periodically organize courses for managers on how to improve on the evaluation of subordinates. This could probably be best accomplished with "behaviour modeling training" which is a method of training whereby individuals learn new interpersonal skills. Finally, management of every corporate organization should educate the employees on the purpose of performance appraisal exercise so that they are clearly aware that it is not a weapon of punishment but an instrument designed to assist them to grow.

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