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SELECTION TESTS' QUALITIES AND JOB SEEKERS' EFFECTIVENESS OF COMMERCIAL BANKS IN RIVERS STATE.

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ABSTRACT

This study examined Selection Tests' Qualities and Job Seekers' Effectiveness of Commercial Banks in Rivers State. The study sought to determine the relationship between test validity and job readiness of commercial banks in Rivers State, secondly, to examine the relationship between test administration/standardization and decision-making ability of commercial banks in Rivers State. The specific objectives are stated in line with a research questions and research hypotheses. This study was anchored on Theory of Validity in Personnel Selection. Survey research design was adopted. The population of this study consists of 200 employees from the commercial banks in Rivers State, sample size of 133 employees was determined. The instrument for data collection was questionnaire, the instrument was validated and two other experts in (OIM) department and reliability 0.85 was gotten. The data were presented and analyzed using mean score rating to analyze the research questions and statistical tool used for testing their associated hypotheses were Pearson Product Moment Correlation Coefficient Analysis formula with statistical package for Social Science (SPSS) version 23. The study therefore conclude that selection tests' qualities are essential for identifying suitable candidates for employment in commercial banks in Rivers State. Test validity ensures that selection tests measures the relevant knowledge and competencies required for banking jobs, while test administration and standardisation promote fairness, consistency, and accuracy in assessing applicants. These qualities contribute to job seekers' effectiveness by helping banks identify candidates who demonstrate job readiness and sound decision-making ability. It was therefore, recommended that the management of commercial banks in Rivers State selection tests should be updated where necessary to reflect changes in job requirements and should be administered consistently to applicants competing for comparable positions. Management of commercial banks in Rivers State should adopt consistent testing procedures, standardised instructions, and objective scoring methods to ensure fair assessment and identify job seekers with sound decision-making abilities.

Keywords: Selection Tests' Qualities, Test Validity, Test Administration/Standardization, Job Seekers' Effectiveness, Job Readiness, Decision-Making Ability/

Introduction

The effectiveness of commercial banks depends largely on the quality of their employees, who are responsible for providing banking services, processing financial transactions, managing customer relationships, maintaining accurate records and ensuring compliance with banking regulations. In a

competitive financial environment, banks require employees who possess the appropriate knowledge, skills, analytical abilities and professional attitudes to perform their duties effectively. Consequently, the process of selecting suitable applicants is an important human resource management activity. Selection test quality is particularly relevant because it helps organisations determine whether applicants possess the competencies required for specific positions. According to the Society for Industrial and Organizational Psychology (2018), personnel selection procedures should be developed, evaluated and used to support accurate decisions about applicants' suitability for employment.

Society for Industrial and Organizational Psychology (2018), emphasized that selection test quality refers to the extent to which employment tests are appropriately designed, consistently administered, fairly scored and capable of measuring the attributes they are intended to assess. Sulaimon, et al. (2021) opined that a good selection test should reflect the requirements of the job, produce dependable results and provide relevant information for employment decisions that in commercial banks, selection tests assesses numerical reasoning, verbal ability, logical thinking, computer literacy, financial knowledge, customer service skills and ethical judgement, depending on the position being filled (Society for Industrial and Organizational Psychology, 2018). For example, applicants for cash-handling positions requires strong numerical accuracy, while applicants for information technology positions needs technical knowledge and problem-solving abilities. The quality of these tests therefore influences the accuracy of recruitment decisions and the likelihood of selecting applicants who are suitable for their prospective jobs.

Society for Industrial and Organizational Psychology (2018) ascertain that test validity concerns the extent to which evidence supports the interpretation and use of test scores for a particular purpose, also that a valid selection test should measure abilities and knowledge that are relevant to the duties of the position. The Society for Industrial and Organizational Psychology (2018) emphasises that personnel selection procedures should be supported by appropriate validity evidence and linked to the work requirements they are intended to assess. While in the study of Schmidt and Hunter (1998) reported that in commercial banks in Rivers State, valid selection tests help identify applicants who possess the analytical ability, financial knowledge and communication skills needed for banking responsibilities. For instance, a numerical reasoning test helps assess an applicant's ability to interpret financial figures, while a job-related situational test examines how the applicant would respond to a customer complaint or a potential compliance problem. They added that when tests are relevant to actual job requirements, banks are better positioned to make informed selection decisions.

The American Educational Research Association, American Psychological Association, and National Council on Measurement in Education (2014) maintained that test reliability refers to the consistency or dependability of test scores under appropriate and comparable conditions and that a reliable test should minimise inconsistencies arising from unclear questions, inconsistent administration, ambiguous scoring procedures or other avoidable measurement errors. American Educational Research Association, American Psychological Association, and National Council on Measurement in Education (2014) stated that reliability is important because employment decisions based on inconsistent test results may lead to the selection of unsuitable applicants or the rejection of qualified candidates. The American Educational Research Association, American Psychological Association, and National Council on Measurement in Education (2014) explained that reliability and measurement precision are essential considerations when interpreting assessment results. Moreso, that reliability alone, however, does not establish that a test measures the right attribute; evidence of validity is also necessary. In commercial banks, consistent test administration and clear scoring criteria helps to ensure that applicants are assessed according to common standards.

Schmidt and Hunter (1998) revealed that job seekers' effectiveness be understood as the extent to which applicants demonstrate the knowledge, abilities and competencies required to perform their prospective jobs successfully. Although applicants who have not yet been employed cannot ordinarily demonstrate their actual workplace performance, their effectiveness can be assessed

through job-related knowledge, technical competence, problem-solving ability and performance in selection exercises. These indicators provide evidence of their readiness to undertake the responsibilities associated with a banking position. Schmidt and Hunter (1998), in their review of personnel selection methods, demonstrated that selection procedures differ in their ability to predict job performance and that combining appropriate assessment methods can improve predictive accuracy. Their findings support the use of relevant selection tests as part of a structured employment decision process.

Schmidt and Hunter (1998) further noted that job seekers' effectiveness is particularly important in commercial banks because banking duties often require accuracy, confidentiality, responsiveness and sound judgement and employees are required to process transactions, verify customer information, maintain financial records, explain banking products, identify unusual transactions and use digital banking systems. Applicants who lack the relevant knowledge or technical abilities may require additional training and supervision before they can perform these duties effectively. Conversely, applicants who demonstrate the required competencies during selection may be better prepared for the responsibilities of the position. However, selection test results should be interpreted carefully because applicants' performance in a test does not guarantee their future performance in every workplace situation.

In Nigeria, recruitment and selection practices are important to the banking industry because commercial banks depend on qualified personnel to deliver reliable services and maintain customer confidence. A study by Johnnie (1998), titled Test Scores and On-the-Job Performance of Bank Workers in Nigeria: A Longitudinal and Correlational Study, examined the relationship between test scores and the subsequent performance of bank workers. The study is particularly relevant because it connects testing with actual performance in the Nigerian banking context. It provides a basis for considering whether the results obtained during selection can offer useful information about an employee's later performance. Nevertheless, the relevance of selection tests should be assessed in relation to the specific jobs, testing procedures and performance requirements of the banks concerned.

Society for Industrial and Organizational Psychology. (2018) noted that commercial banks operating in Rivers State serve individuals, businesses and public institutions through branches and other banking channels and their ability to provide effective services depends partly on having employees who performs assigned responsibilities accurately and professionally. As banking services increasingly involve digital platforms and complex transactions, applicants needs a combination of numerical, analytical, communication and technological competencies.

American Educational Research Association, American Psychological Association, & National Council on Measurement in Education. (2014) affirmed that despite the importance of selection testing, challenges may arise when tests do not adequately reflect job requirements, when scoring procedures are inconsistent or when selection decisions rely excessively on a single assessment method. A test that is poorly aligned with a banking position may fail to identify applicants who possess the competencies needed for the job. Similarly, inconsistent testing conditions may reduce confidence in the results. These concerns make it necessary for commercial banks to pay attention to the quality of their selection tests, particularly their validity and reliability, when assessing job seekers' effectiveness.

American Educational Research Association, American Psychological Association, & National Council on Measurement in Education. (2014) stressed that against this background, the present study examines selection test quality and job seekers' effectiveness in commercial banks in Rivers State. Specifically, the study can investigate how test validity relates to applicants' job readiness and how test reliability relates to their decision-making ability. By examining these relationships, the study seeks to establish whether the quality of selection tests contributes to identifying applicants who demonstrate the competencies required for banking positions. The findings may provide useful information for human resource managers seeking to improve recruitment decisions, strengthen

assessment procedures and enhances the quality of personnel entering commercial banks in Rivers State.

Statement of the Problem

The need to recruit competent and effective employees has made selection tests' qualities an important concern for commercial banks in Rivers State. However, concerns has led when selection tests fail to measure applicants' actual job-related competencies, are not properly administered, or lack standardised procedures for scoring and interpreting results. Poor test validity may lead to the selection of applicants who lack the knowledge and skills required for banking responsibilities, while inconsistent test administration produces unfair or unreliable assessment outcomes in commercial banks in Rivers State. These challenges affects job seekers' readiness for employment and their ability to make sound decisions in banking-related situations.

Consequently, the problem that triggered this study is the need to determine whether test validity and test administration/standardisation contribute to job seekers' readiness and decision-making ability in commercial banks in Rivers State. The study therefore seeks to examine how selection tests qualities can support the identification of applicants who possess the competencies required for effective banking operations.

Conceptual Framework

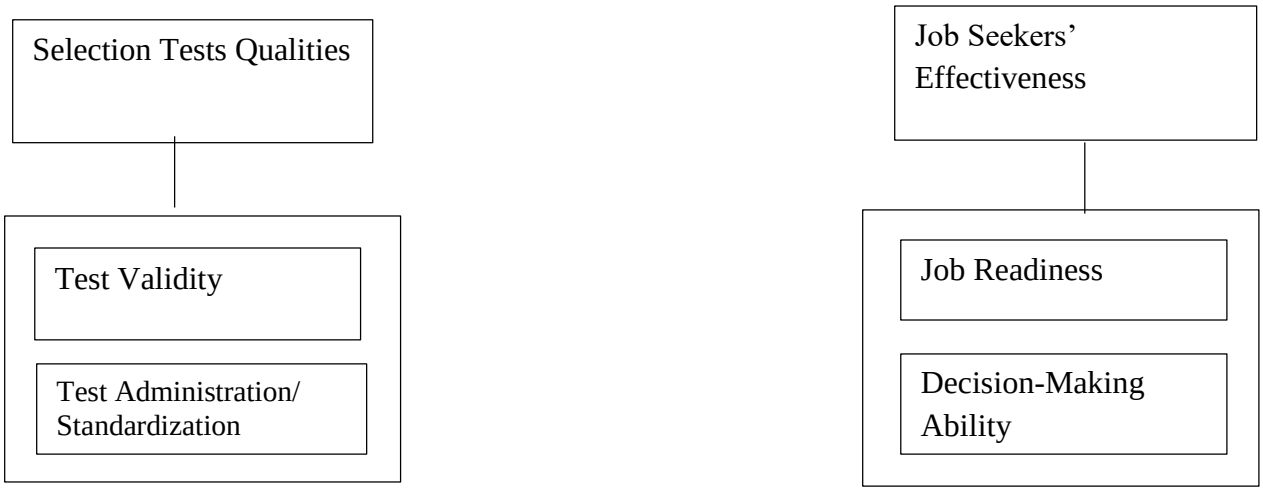


Fig. 1: Conceptual Framework showing the Independent and Dependent Variables of Selection Tests' Qualities and Job Seekers' Effectiveness and their dimensions and measures**.**
Source: Njoku, C. C., & Tamunoininaemi H. P. (2026).

Aim and Objectives of the Study

The aim of the study was to examine Selection Tests' Qualities and Job Seekers' Effectiveness of Commercial Banks in Rivers State. The specific objectives of the study shows as follows:

1. to examine the relationship between test validity and job readiness of Commercial Banks in Rivers State.
2. to determine the relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State.

Research Questions

The following research questions were formulated to achieve the objectives of this study:

1. What is the relationship between test validity and job readiness of Commercial Banks in Rivers State?

2. What is the relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State?

Research Hypotheses

The following null (Ho) hypotheses are formulated to guide this study.

Ho_1: There is no significant relationship between test validity and job readiness of Commercial Banks in Rivers State?

Ho_2: There is no significant relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State?

REVIEW OF RELATED LITERATURE

Concept of Selection Test Qualities

Selection test quality refers to the extent to which employment tests are appropriately designed, relevant to job requirements, consistently administered and capable of providing dependable information for recruitment decisions. Furthermore, it concerns the suitability of the methods organisations use to assess applicants' knowledge, skills, abilities and other characteristics required for effective job performance. According to the Society for Industrial and Organizational Psychology (2018), personnel selection procedures should be developed and evaluated using appropriate evidence to support the interpretation and use of test scores in employment decisions.

Society for Industrial and Organizational Psychology (2018) found that in commercial banks, selection test quality is important because employees perform responsibilities involving financial transactions, customer service, record management, credit administration, digital banking and regulatory compliance. These responsibilities require applicants to possess appropriate numerical, analytical, communication and technical abilities. Therefore, commercial banks need selection tests that reflect the actual requirements of the positions being filled. For example, applicants seeking cashier positions may be assessed on numerical accuracy and transaction processing, while applicants for information technology positions may be assessed on computer skills, technical knowledge and problem-solving abilities. Similarly, applicants for customer service positions may be assessed on communication skills and their ability to respond appropriately to customer enquiries (Society for Industrial and Organizational Psychology, 2018).

Selection test quality can influence the effectiveness of recruitment decisions because poorly designed tests may fail to identify qualified applicants. A test that does not measure relevant job requirements may lead to the selection of unsuitable candidates, while inconsistent testing procedures may produce unreliable results. Schmidt and Hunter (1998) demonstrated that selection methods differ in their ability to predict job performance, highlighting the importance of choosing appropriate assessment methods.

In commercial banks in Rivers State, selection test quality is particularly relevant because banking activities require accuracy, professionalism, sound judgement and adherence to established procedures. Consequently, banks should ensure that selection tests are relevant to job requirements and administered using consistent procedures. For this study, selection test quality is examined through test validity and test administration/standardisation.

Test Validity

Test validity refers to the extent to which evidence and theory support the interpretation and use of test scores for a particular purpose. In employee selection, validity concerns whether a test provides meaningful information about the knowledge, skills or abilities that applicants need for a specific job. The American Educational Research Association, American Psychological Association, and National Council on Measurement in Education (2014) emphasised that validity is concerned with the evidence supporting the interpretations and uses of test results.

The Society for Industrial and Organizational Psychology (2018) also explained that personnel selection procedures should be supported by appropriate validity evidence. Such evidence may demonstrate that test content represents important job requirements or that test results are related to relevant work outcomes. In commercial banks, test validity is important because applicants must demonstrate competencies that are directly relevant to banking responsibilities. For instance, a numerical reasoning test may assess an applicant's ability to interpret financial information, while a computer-based assessment may evaluate skills required to operate banking software. A valid assessment for a customer service position may examine communication, judgement and the ability to handle customer complaints appropriately.

The validity of a selection test can be assessed in different ways. Content-related evidence examines whether the test adequately represents the knowledge and skills required for a job. Criterion-related evidence examines the relationship between test scores and relevant outcomes, such as subsequent job performance. Construct-related evidence examines whether a test measures the underlying characteristic it is intended to assess. Johnnie (1998) investigated the relationship between test scores and the subsequent job performance of bank workers in Nigeria. The study is relevant because it connects selection testing with actual workplace performance in the Nigerian banking sector. It highlights the importance of examining whether assessment results provide useful information about employees' subsequent performance.

In commercial banks in Rivers State, valid selection tests helps human resource managers identify applicants whose abilities correspond with the requirements of banking positions. When tests reflect actual job responsibilities, they may provide better information for evaluating applicants' job readiness and decision-making ability. However, test scores should be interpreted alongside other relevant information, including qualifications, interviews and practical assessments.

Test Administration and Standardisation

Test administration and standardisation refer to the procedures used to ensure that selection tests are conducted, scored and interpreted consistently across applicants. These procedures include providing uniform instructions, establishing appropriate testing conditions, applying consistent time limits where necessary, using clear scoring criteria and ensuring that applicants are assessed according to comparable standards. The Society for Industrial and Organizational Psychology (2018) emphasised the importance of standardised procedures in personnel selection because consistency in administration, scoring and interpretation can reduce avoidable measurement errors and support more dependable employment decisions. Similarly, the American Educational Research Association et al. (2014) highlighted the importance of appropriate assessment procedures and the careful interpretation of test results.

In commercial banks, standardised test administration is necessary because applicants may compete for similar positions across different branches or recruitment exercises. If some applicants receive clearer instructions, additional time or different scoring treatment without a justified reason, the resulting scores may not provide a fair basis for comparison. For example, a bank conducting a numerical reasoning test for applicants seeking entry-level positions should provide clear instructions, establish appropriate testing conditions and apply consistent scoring criteria. Applicants undertaking comparable assessments should be evaluated according to the same relevant standards, with reasonable accommodations where required.

American Educational Research Association et al. (2014) opined that standardisation involves maintaining the confidentiality and security of test questions, preventing unauthorised assistance and ensuring that test results are recorded accurately. These practices help reduces avoidable inconsistencies and improve confidence in recruitment decisions. In commercial banks in Rivers State, appropriate test administration and standardisation may help human resource managers assess applicants more consistently. This can support the identification of candidates who demonstrate readiness to undertake banking responsibilities and the ability to make sound decisions

in work-related situations. Nevertheless, standardisation alone does not guarantee that a test is valid; the assessment must also measure attributes relevant to the position.

Concept of Job Seekers' Effectiveness

Job seekers' effectiveness refers to the extent to which individuals seeking employment demonstrate the knowledge, skills, abilities and judgement required to perform the responsibilities of a prospective job successfully. It concerns applicants' preparedness to meet job requirements and their capacity to apply relevant knowledge and skills to work-related situations. In commercial banks, job seekers' effectiveness is important because banking activities require accuracy, numerical ability, communication skills, technological competence, confidentiality and sound decision-making.

Job seekers' effectiveness can be assessed during recruitment through written examinations, aptitude tests, practical assessments, structured interviews and job-related scenarios. These assessment methods help employers determine whether applicants possess the competencies needed for particular positions. For example, applicants for cashier positions may be assessed on numerical accuracy, while applicants for customer service positions may be evaluated on communication and their ability to respond appropriately to customer complaints.

According to Schmidt and Hunter (1998), employee selection methods differ in their ability to predict job performance, and the appropriate combination of assessment methods can improve selection decisions. Their findings suggest that organisations should use relevant assessment procedures to identify applicants who are more likely to perform effectively after employment.

In the banking industry, job seekers' effectiveness is particularly important because employees handle financial transactions, customer information, loan applications, electronic banking systems and other sensitive responsibilities. Applicants who demonstrate the necessary knowledge and abilities during recruitment may be better prepared for these duties. Nevertheless, success in a selection test does not guarantee successful workplace performance because actual performance may also depend on training, motivation, supervision and the work environment.

In commercial banks in Rivers State, job seekers' effectiveness can therefore be examined in terms of job readiness and decision-making ability. These measures provide a basis for assessing whether applicants are adequately prepared for banking responsibilities and can make appropriate decisions in work-related situations.

Job Readiness

Organisation for Economic Co-operation and Development (2019) asserts that job readiness refers to the extent to which an individual possesses the knowledge, skills, abilities and personal competencies required to enter employment and undertake the responsibilities of a particular position. Job readiness includes an applicant's understanding of job requirements, ability to use relevant technology, communication skills, numerical competence, adaptability and preparedness to learn workplace procedures. According to the Organisation for Economic Co-operation and Development (OECD, 2019), skills such as problem-solving, communication and the ability to apply knowledge are important for responding to changing workplace requirements. Job readiness therefore involves more than possessing academic qualifications; it also requires competencies that can be applied to practical work situations.

In commercial banks, job readiness is important because applicants may be required to process transactions, maintain records, communicate with customers, use digital banking platforms and follow established procedures. Applicants for entry-level banking positions, for example, may need basic numerical skills, computer literacy, communication competence and an understanding of customer service.

Job readiness can be assessed through job knowledge tests, aptitude assessments, practical exercises and structured interviews. These methods allow employers to evaluate whether applicants demonstrate the competencies required for their prospective roles.

Research by Bindawas (2026) on employability skills in the Saudi Arabian banking sector identified technological proficiency, adaptability and teamwork as important skills considered by banking recruiters. The study used survey responses from 123 bank employees involved in recruiting business graduates. Although the study was conducted outside Nigeria, its findings illustrate the importance of evaluating applicants' practical employability skills rather than relying exclusively on academic qualifications.

For commercial banks in Rivers State, job readiness is relevant because applicants must be prepared to work in an environment characterised by financial responsibilities, customer expectations and changing technologies. Selection tests that assess job-related knowledge and abilities may help human resource managers identify applicants who are adequately prepared for the demands of banking positions.

Decision-Making Ability

Decision-making ability refers to an individual's capacity to identify a problem, examine available information, evaluate alternatives and select an appropriate course of action. It involves analytical thinking, judgement, problem-solving and the ability to consider the likely consequences of different choices. Decision-making ability is an important competency in banking because employees frequently make or contribute to decisions involving customer complaints, transaction verification, account documentation, financial information and compliance with organisational procedures. Applicants must demonstrate the ability to interpret information accurately and respond appropriately to work-related situations.

Brown et al. (2020), in their study of numeracy and the performance of loan officers, examined how employees' numerical ability related to the accuracy of their credit assessments. The researchers found that loan officers with higher numeracy were more accurate in assessing the credit risk of small-business borrowers. This finding demonstrates the importance of numerical competence in banking decisions. Decision-making ability can be assessed through numerical reasoning tests, situational judgement tests, case studies and problem-solving exercises. For example, applicants for loan-related positions may be presented with financial information and asked to identify relevant risks. Applicants for customer service positions may be asked how they would respond to a disputed transaction or a customer complaint.

In commercial banks in Rivers State, applicants with stronger decision-making abilities may be better equipped to interpret financial information, recognise errors and respond appropriately to workplace challenges. However, selection assessments should be relevant to the responsibilities of the position, and the results should be interpreted alongside other evidence of applicants' suitability.

THEORETICAL REVIEW

Theory of Validity in Personnel Selection

The theory and principles of validity in personnel selection concern the evidence needed to justify the interpretation and use of assessment results for employment decisions. Rather than being a single classical theory attributed to one scholar, this approach is grounded in psychometric measurement and professional standards for employee selection.

The Standards for Educational and Psychological Testing emphasise that validity concerns the extent to which evidence and theory support the interpretation of test scores for their intended uses (American Educational Research Association et al., 2014). Similarly, the Society for Industrial and Organizational Psychology (2018) provides professional principles for validating and using personnel selection procedures. In paint manufacturing firms, test validity requires that selection assessments measure competencies relevant to the positions being filled. For example, a test for a production technician should assess relevant production knowledge and skills rather than unrelated abilities. A test for a quality-control officer should reflect the knowledge and competencies required for product inspection and quality assurance.

Test reliability complements validity by addressing the consistency of assessment results. Even when a test appears relevant to a job, inconsistent administration or scoring can weaken the usefulness of the results. Therefore, firms should use appropriate test content, standardised administration procedures, and clear scoring criteria.
Relevance to the study: This approach directly supports the study's focus on test validity and test reliability. It explains commercial banks should use selection tests that are relevant to job requirements and administered consistently when assessing job seekers' knowledge and technical competence.

Empirical Review
Gabriel, Gabriel, and Nwaeke (2015) investigated the relationship between human resource management practices and employee performance in the Nigerian banking industry. Population and sample size: The population comprised 139 employees of five selected banks in Port Harcourt, while the sample size was 103 respondents. The study considered recruitment and selection alongside training and development, compensation and reward, and performance appraisal. A cross-sectional survey design was adopted, while questionnaires were used to obtain data from employees of selected banks in Port Harcourt. The researchers analysed the data using descriptive statistics and Spearman rank-order correlation. Their findings indicated a positive relationship between recruitment and selection practices and employee performance.
Opara and Agalabiri (2022) examined external recruitment strategies and organisational performance in deposit money banks in Rivers State. Population and sample size: The study covered 22 deposit money banks in Port Harcourt, Rivers State, and sampled 110 middle- and top-level management staff. The researchers adopted a descriptive research design and used a structured questionnaire to collect data from middle- and top-level management staff. The study investigated recruitment strategies and their relationship with organisational outcomes, including productivity. The findings indicated that recruitment strategies significantly influenced productivity in deposit money banks in Rivers State.
Sulaimon, Hassan, and Ebhohon (2021) examined the impact of recruitment and selection practices on employee performance in selected deposit money banks in Nigeria. Population and sample size: The study sampled 126 managerial staff from six deposit money banks. The researchers adopted a survey research design and collected primary data using a four-point Likert-scale questionnaire. The study involved managerial staff from six major deposit money banks. Data were analysed using linear regression. The findings indicated that recruitment and selection practices had a significant effect on employee performance. The researchers concluded that properly planned recruitment and selection procedures could improve the quality of employees recruited into banks and contribute to improved performance.

Knowledge Gap
The reviewed studies provide useful evidence on recruitment, selection, test validity, work-sample assessments, and employee performance. Nevertheless, there is limited directly verified evidence examining selection test quality and job seekers' effectiveness specifically in commercial banks in Rivers State. The present study seeks to address this gap by examining: Test validity and job readiness: Whether selection tests measure competencies relevant to banking jobs and help identify applicants who are prepared for banking duties. Standardised test administration and decision-making ability: Whether consistent administration and scoring procedures support fair assessment and help identify applicants capable of making sound work-related decisions. Therefore, an important methodological point is that job seekers who have not yet been employed cannot ordinarily be assessed through their actual workplace performance. Their effectiveness should therefore be measured through indicators such as job readiness and decision-making ability, assessed through appropriate tests or simulated work tasks.

Methodology

The survey research design was adopted in the study and the correlational research design. The population of this study comprised 200 employees from commercial banks in Rivers State, sample size of 133 employees was determined using Taro Yemene formula. The categories of respondents used in this study are directors, branch managers, teller 1 and teller 2 and customer services. The instrument used for data collection in this study was the structured questionnaire. The questionnaire was structured using the modified four (4) points Likert scale which ranges from Strongly Agree, Agree, Disagree to Strongly Disagree. The face and content validity were used to validate the instrument while the Cronbach's Alpha correlation coefficient was used to determine the reliability of instrument. The questionnaire was administered to the respondents of the commercial banks in Rivers State. A total of (133) copies of questionnaire was administered to the respondents of commercial banks in Rivers State and (110) copies were retrieved. The data retrieved were analyzed in tables while the hypotheses were tested using the Pearson Product Moment Correlation Coefficient (r) which was completed with the aid of SPSS version 23.0.

Research Question 1: What is the relationship between test validity and job readiness of Commercial Banks in Rivers State?

S/N	Questionnaires Items for Test Validity and Job Readiness	SD 1	DA 2	A 3	SA 4	TOTAL x/n	Mean $\overline{X}$
1.	The validity of selection tests used by commercial banks helps identify job seekers who possess the knowledge required for banking positions.	15 (15)	25 (50)	30 (90)	40 (160)	315/110	2.86
2.	Valid selection tests enable commercial banks to assess job seekers' readiness to perform banking duties effectively.	10 (10)	25 (50)	30 (90)	45 (180)	330/110	3.00
3.	Selection tests that measure job-related skills help banks identify candidates who are adequately prepared for their prospective roles.	-	35 (70)	30 (90)	45 (180)	340/110	3.09
4.	Valid selection tests help commercial banks determine whether job seekers possess the competencies required for their positions.	25 (25)	-	35 (105)	50 (200)	330/110	3.00
	Grand Mean					**1315/440**	**2.98**

Source: Survey Data, 2026.

Analysis and Interpretation

Table 4.1 shows the summary of mean procedure on what is the relationship between Test Validity and Job Readiness of Commercial Banks in Rivers State with grand mean of (M=2.98). The highest mean rating was selection tests that measure job-related skills help banks identify candidates who are adequately prepared for their prospective roles (M=3.09). This was followed by effective valid selection tests help commercial banks determine whether job seekers possess the competencies required for their positions (M=3). Next was on Valid selection tests enable commercial banks to assess job seekers' readiness to perform banking duties effectively (M=3). The least was on The validity of selection tests used by commercial banks helps identify job seekers who possess the knowledge required for banking positions (M=2.86).

Based on the responses from the respondents, it was concluded that test validity and job readiness of Commercial Banks in Rivers State, since all the items of mean are above the cut-off point of 2.5. This implies that majority of the respondents used for the study indicated positive response in all the items with grand mean score of $\overline{X}$=2.98.

Research Question 2: What is the relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State?

S/N	Questionnaires Items for Test Administration/Standardisation And Decision-Making Ability	SD 1	DA 2	A 3	SA 4	TOTAL x/n	Mean $\overline{X}$
5.	Standardised administration of selection tests enables commercial banks to assess job seekers' decision-making abilities fairly.	5 (5)	30 (60)	40 (120)	35 (140)	325/110	2.95
6.	Consistent testing procedures help commercial banks identify job seekers who can make sound decisions in work-related situations.	5 (5)	35 (70)	40 (120)	40 (160)	315/110	2.86
7.	Providing the same test instructions and conditions to applicants promotes fair assessment of their decision-making abilities.	20 (20)	20 (40)	30 (90)	40 (160)	310/110	2.82
8.	Objective scoring procedures help commercial banks identify job seekers who demonstrate effective decision-making skills.	20 (20)	30 (60)	30 (90)	30 (120)	290/110	2.64
	Grand Mean					**1240/440**	**2.82**

Source: Survey Data, 2026.

Table 4.2 shows the summary of mean procedure on what is the relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State with grand mean (M=2.82). The highest mean rating was standardised administration of selection tests enables commercial banks to assess job seekers' decision-making abilities fairly (M=2.95). This was followed by consistent testing procedures help commercial banks identify job seekers who can make sound decisions in work-related situations (M=2.86). Next was on providing the same test instructions and conditions to applicants promotes fair assessment of their decision-making abilities (M=2.82). The least was on objective scoring procedures help commercial banks identify job seekers who demonstrate effective decision-making skills (M=2.64).

Based on the responses from the respondents, it was concluded that test administration/standardisation and decision-making ability of Commercial Banks in Rivers State, since all the items of mean are above the cut-off point of 2.5. This implies that majority of the respondents used for the study indicated positive response in all the items with grand mean score of $\overline{X}$=2.82.

Testing of Hypotheses

Ho_1: There is no significant relationship between test validity and job readiness of Commercial Banks in Rivers State.

Table 4.3: Correlation analysis showing relationship between test validity and job readiness of Commercial Banks in Rivers State

Correlations

			Test Validity	Job Readiness
Pearson (r)	**Test Validity**	Correlation Coefficient	1.000	.857**
		Sig. (2-tailed)	.	.007
		N	110	110
	Job Readiness	Correlation Coefficient	.857**	1.000
		Sig. (2-tailed)	.007	.
		N	110	110

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

Source: SPSS output, 2026.

The output analyzed how test validity relates with job readiness. Pearson correlation co-efficient indicates a strong association between the two variables (r=0.857).The test of significance indicates

that with P.007< 0.05 we can reject the null hypothesis which states that there is no significant relationship between test validity and job readiness of Commercial Banks in Rivers State. Thus, we can say that higher levels of test validity were associated with higher levels of job readiness of Commercial Banks in Rivers State.

Ho_2: There is no significant relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State.

Table 4.4: Correlation analysis showing relationship between test administration/standardisation and decision-making ability

Correlations

			TAS	DMA
Pearson (r)	TAS	Correlation Coefficient	1.000	.901*
		Sig. (2-tailed)	.	.037
		N	110	110
	DMA	Correlation Coefficient	.901*	1.000
		Sig. (2-tailed)	.037	.
		N	110	110

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

Source: SPSS output, 2026.

The output analyzed how test administration/standardisation relates with decision-making ability. Pearson correlation co-efficient indicates a strong association between the two variables (r=0.901).The test of significance indicates that with r.037 < 0.05, we reject the null hypothesis which states that there is no significant relationship between test administration/standardisation and decision-making ability of Commercial Banks in Rivers State. Thus, we can say that higher levels of test administration/standardisation were associated with higher levels of decision-making ability of Commercial Banks in Rivers State.

CONCLUSION

The study therefore conclude that selection test quality is essential for identifying suitable candidates for employment in commercial banks in Rivers State. Test validity ensures that selection tests measure the relevant knowledge and competencies required for banking jobs, while test administration and standardisation promote fairness, consistency, and accuracy in assessing applicants. These qualities contribute to job seekers' effectiveness by helping banks identify candidates who demonstrate job readiness and sound decision-making ability. Therefore, commercial banks should adopt valid and standardised selection tests to improve recruitment decisions and select applicants who are better prepared to meet organisational goals.

RECOMMENDATIONS

Based on the findings from this study, the following recommendations were made.

1. Management of commercial banks in Rivers State selection tests should be updated where necessary to reflect changes in job requirements and should be administered consistently to applicants competing for comparable positions.
2. Management of commercial banks in Rivers State should adopt consistent testing procedures, standardised instructions, and objective scoring methods to ensure fair assessment and identify job seekers with sound decision-making abilities.

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