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HUMAN CAPACITY AND SUSTAINABLE ORGANIZATIONAL PERFORMANCE OF DEPOSIT MONEY BANKS IN RIVERS STATE.

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Abstract

Recent times, deposit money bank's employee often lack up-to-date technical, interpersonal, and problem-solving skills, which leads to poor service delivery, longer transaction times, and increased customer dissatisfaction. Hence this research examines the relationship between Human capacity and sustainable organizational performance of deposit money banks in Rivers State. Four research questions and four hypotheses guided the study. The population of the study was 19 banks. The sample size of 114 respondents was obtained using census and purposive sampling technique. The instrument used for data collection was a structured questionnaire. The reliability of the research instrument was obtained using Test-retest method with Cronbach alpha at a 0.70 threshold which implies that the items were reliable. The data retrieved was 110 and used for analysis using Spearman's Rank Order Correlation Coefficient via Statistical Package for the Social Sciences (SPSS) version 23 for the test of hypotheses at .05 level of significance. Based on the results, human skills and training have a positive correlation with measures of sustainable organizational performance (customer satisfaction & profitability). Therefore, the study concluded that human skills and training enhance measures of sustainable organizational performance (customer satisfaction & profitability. Hence, the study recommended that firms should organize continuous and structured training programs to improve employees' knowledge, technical skills, and service delivery capabilities.

Keywords: Human capacity, skills, training, sustainable organizational performance, customer satisfaction, profitability.

Introduction

Sustainable organizational performance has become a central concern for modern organizations seeking long-term survival and competitiveness in an increasingly unstable business situation. Smith (2022) define sustainable organizational performance as the ability of a firm to achieve consistent financial success while maintaining social relevance, and operational efficiency over time. Johnson and Lee (2023) view sustainable organizational performance as a multidimensional construct that integrates economic, social, and eco-friendly outcomes to ensure continuity and flexibility. In today's dynamic marketplace, organizations are expected to go beyond short-term gains and focus on strategies that would increase their sale and profit margin. The increasing pressure from stakeholders, regulatory bodies, and global competition has made sustainability not just an option but a necessity for organizational customer satisfaction and profitability.

Customer satisfaction is commonly predictable as a measure of sustainable organizational performance. Brown (2021) defines customer satisfaction as the degree to which customers' expectations are met or exceeded by a product or service, while Davis and Green (2024) describe sustainable organizational performance as a customer's overall evaluation of service experience based on perceived value and quality. Organizations that consistently meet customer expectations tend to build strong relationships, customer loyalty, and positive brand image, all of which are essential for long-term success. In a highly competitive atmosphere, customers have numerous alternatives, making satisfaction a key differentiator. As a result, firms are increasingly investing in quality improvement, customer feedback systems, and personalized services to enhance satisfaction levels and maintain a competitive edge.

Profitability remains a fundamental indicator of organizational performance and sustainability. Miller (2022) defines profitability as the ability of an organization to generate sufficient revenue to cover its costs and yield a reasonable return on investment, while Anderson (2023) defines profitability as reflects the efficiency of management in utilizing organizational resources to create value. Profitability is closely linked to both customer satisfaction and sustainable performance, as satisfied customers are more likely to make repeat purchases, thereby increasing revenue streams. However, modern organizations are increasingly recognizing that profitability must be achieved in a sustainable manner that does not compromise future growth or stakeholder trust. Therefore, firms must adopt human capacity to ensure their sustainability and long-term value creation.

Human capacity such as skills, and training are critical assets that significantly influence organizational performance and sustainability. According to Williams (2021) says human capacity refers to the collective knowledge, abilities, and competencies of employees that enable organizations to achieve their objectives. Clark (2023) defines skills as the practical and cognitive abilities acquired through education and experience that enhance job performance. Employees with high levels of capacity and skills are more productive, innovative, and adaptable to changes in the business environment. Organizations that invest in developing their workforce are better positioned to respond to technological advancements and competitive pressures, thereby achieving improved performance outcomes. Training plays a vital role in enhancing employee competence and aligning individual capabilities with organizational goals. Thompson (2022) defines training as a structured process through which employees acquire job-related knowledge and skills, while Harris and Cole (2024) emphasize that continuous training improves employee efficiency, reduces errors, and fosters innovation. Effective training programs ensure that employees remain up-to-date with current industry practices and technological developments, which is essential for organizational adaptability. Furthermore, training contributes to employee motivation, job satisfaction, and commitment, ultimately leading to improved organizational performance and long-term sustainability.

Statement of the Problem

Recent times, deposit money bank's employee often lack up-to-date technical, interpersonal, and problem-solving skills, which leads to poor service delivery, longer transaction times, and increased customer dissatisfaction. These shortcomings ultimately reduce customer retaining and trust, thereby affecting the bank's revenue base and long-term profitability. Secondly, insufficient or poorly designed training programs fail to update employees' competencies, leading to low productivity, weak service quality, and ultimately declining profitability. Johnson (2023) observed that organizations that neglect continuous skill development and structured training systems experience reduced customer retention and weakened financial outcomes. Despite existing studies on human capital development, there remains a gap in clearly understanding how both skill deficiencies and training inadequacies jointly influence customer satisfaction and profitability in commercial banks. This study therefore examining the relationship between human capacity and sustainable organizational performance of deposit money banks in Rivers State.

Conceptual Framework

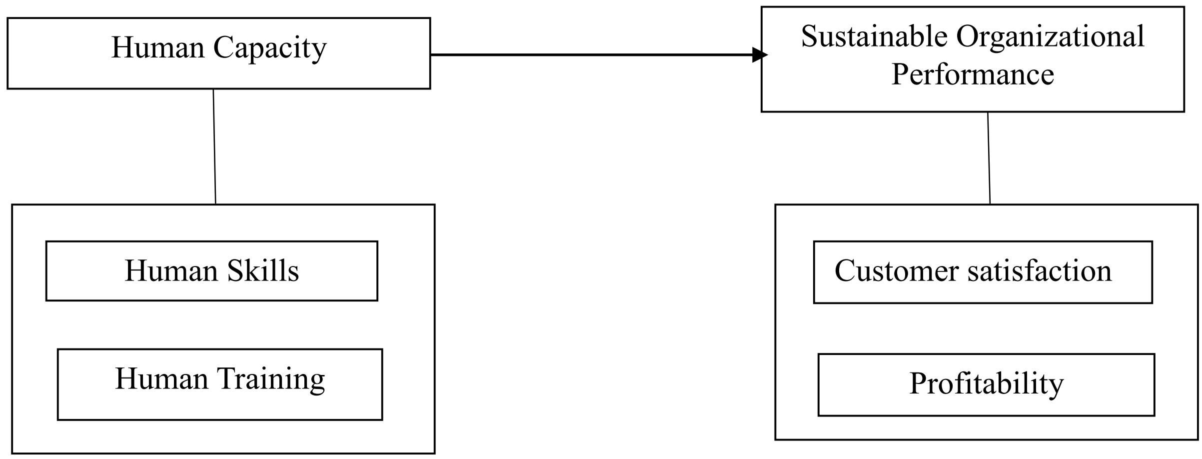

Figure 1.1: Conceptual Framework on human capacity and sustainable organizational performance
Source: Researchers (2026)

Aim and Objectives of the Study
The aim of this study was to determine the relationship between human capacity and sustainable organizational performance of deposit money banks in Rivers State, but specific objectives are to:

1. To examine the extent to which human skills influence customer satisfaction in deposit money banks in Rivers State.
2. To assess the effect of human skills on the profitability in deposit money banks in Rivers State.
3. To evaluate the influence of human training on customer satisfaction in deposit money banks in Rivers State.
4. To ascertain how human training affects social profitability in deposit money banks in Rivers State.

Research Questions
The following research questions were raised:

1. To what extent does human skills influence customer satisfaction in deposit money banks in Rivers State?
2. How does human skills affect the profitability in deposit money banks in Rivers State?
3. How does human training affect customer satisfaction in deposit money banks in Rivers State?
4. What is the effect of human training on the profitability in deposit money banks in Rivers State?

Research Hypotheses
All hypotheses are stated in the null form, as commonly required by academic research.
$H0_1$**:** Human skill's has no significant relationship with customer satisfaction in deposit money banks in Rivers State.
$H0_2$**:** Human skill's has no significant effect on profitability in deposit money banks in Rivers State.

$H0_3$: Human training has no significant effect on customer satisfaction in deposit money banks in Rivers State.
$H0_4$**:** Human training has no significant influence on profitability in deposit money banks in Rivers State.

Conceptual Review
Human Capacity
Adeyemi (2023) opined that human capacity refers to the overall abilities, knowledge, and competencies possessed by employees that enable them to perform organizational tasks effectively. It encompasses intellectual, technical, and social capabilities required for productivity. Okafor (2022) observed that human capacity involves the collective strength of employees in terms of education, experience, and adaptability. In commercial banks, strong human capacity enhances service delivery and operational efficiency. Adebisi (2024) opined that human capacity also includes employees' potential for growth and continuous learning, which is essential for organizational sustainability. Ogunyemi (2023) observed that inadequate human capacity leads to inefficiency, poor decision-making, and reduced organizational performance, especially in customer-focused industries.

Dimensions of Human Capacity
Human Skills
Okeke (2022) observed that human skills refer to the interpersonal and communication abilities that enable employees to interact effectively with customers and colleagues. These skills are vital for teamwork and service delivery. Adebayo (2024) opined that human skills include emotional intelligence, listening ability, and conflict resolution, which are critical in maintaining positive customer relationships in banks. Eze (2023) observed that employees with strong human skills contribute to improved customer satisfaction and organizational effectiveness. Balogun (2024) opined that lack of human skills often results in poor customer interactions, dissatisfaction, and reduced profitability in service-oriented organizations. These skills include interpersonal relations, emotional intelligence, teamwork, and communication competence. In the context of commercial banks, human skills are essential for building trust with customers, resolving complaints, and ensuring quality service delivery. Poor human skills often lead to misunderstandings, customer dissatisfaction, and weakened organizational performance.

Human Training
Nwankwo (2024) opined that training is a systematic process of enhancing employees' knowledge, skills, and competencies to improve performance. It ensures that workers are equipped to meet current job demands. Ibrahim (2023) observed that training enables employees to adapt to technological changes and evolving customer expectations in the banking sector. Ezeani (2022) opined that continuous training improves efficiency, reduces errors, and enhances service quality in organizations. Garba (2023) observed that inadequate training leads to poor job performance, low productivity, and reduced customer satisfaction, ultimately affecting profitability. Training equips workers with up-to-date techniques and service strategies necessary in a dynamic banking environment. Without effective training, employees may become inefficient, leading to errors and poor customer service.

Concept of Sustainable Organizational Performance

Ogunleye (2023) opined that sustainable organizational performance is the ability of an organization to maintain consistent growth, efficiency, and effectiveness over time. It involves balancing financial outcomes with customer satisfaction. Chukwuma (2023) observed that sustainability in performance requires continuous development of human resources and effective service delivery systems. Akinwale (2024) opined that organizations achieve sustainable performance by aligning human capacity, skills, and training with long-term strategic goals. Danladi (2024) observed that failure to sustain performance often leads to declining customer loyalty and reduced profitability in competitive sectors like banking. Sustainable organizational performance involves balancing financial performance with customer satisfaction and long-term operational stability. In organizations, sustainability Measures of depends largely on skilled employees and continuous training to ensure service excellence.

Measures of Sustainable Organizational Performance

Customer Satisfaction

Adebayo (2024) opined that customer satisfaction is the degree to which customers' expectations are met or exceeded by the services provided. It is crucial for customer retention in banks. Chukwu (2023) observed that customer satisfaction depends on service quality, responsiveness, and employee behavior during service encounters. Olatunji (2022) opined that satisfied customers are more likely to remain loyal and recommend the organization to others. Ibrahim (2024) observed that poor employee capacity, skills, and training often result in dissatisfaction, complaints, and customer attrition. In an organization, this includes service speed, reliability, responsiveness, and staff behavior.

Profitability

Salami (2023) opined that profitability is the ability of an organization to generate financial gains relative to its expenses over a given period. It is a key indicator of business success and sustainability in an organization. Uche (2022) observed that poor employee performance, resulting from inadequate skills and training, can increase operational costs and reduce service quality, thereby negatively affecting profitability. Thus, investment in human capital is essential for improving financial outcomes. Onyeka (2024) opined that skilled and well-trained employees contribute significantly to improved financial performance in banks. Bello (2023) observed that inadequate human capacity and poor training increase inefficiencies and reduce service quality, thereby negatively affecting profitability.

Relationship between the varaibles

Human skills and sustainable organizational performance (customer satisfaction & profitability

Goleman (2024) emphasized that emotional intelligence and interpersonal skills are critical drivers of workplace performance and customer relations, while Akinwale (2025) found that human skills significantly enhance service delivery and profitability in service organizations. Therefore, organizations that invest in developing employees' human skills are more likely to achieve long-term sustainability and competitive advantage. Employees with strong human skills interact more effectively with customers, understand their needs, and provide high-quality service, which leads to increased customer loyalty and positive organizational reputation.

Human training and sustainable organizational performance (customer satisfaction & profitability

Aguinis (2024) highlighted that structured employee training programs improve performance outcomes and organizational effectiveness, while Nwachukwu (2025) found that training and development significantly enhance customer satisfaction and profitability in firms. Therefore, investment in human training is essential for achieving long-term sustainability and competitive advantage. Through continuous training, employees acquire updated knowledge and skills that enable them to respond effectively to customer needs, reduce errors, and increase productivity.

Theoretical Review

This paper anchored on Human Capital Theory by Gary Becker (1954). The Human Capital Theory assumes that employees' knowledge, skills, competencies, and abilities are valuable assets that can be developed through education, training, and experience to enhance productivity and organizational performance. The theory posits that investment in human capacity such as improving employees' technical expertise, problem-solving ability, and interpersonal competence yields returns in the form of increased efficiency, innovation, and service quality. It further assumes that organizations that prioritize continuous learning and workforce development are more likely to achieve long-term success and sustainability. In relation to human capacity and sustainable organizational performance in a firm, the theory is highly relevant as it explains how a skilled and knowledgeable workforce contributes to improved customer satisfaction through efficient service delivery and enhanced customer relations, while also driving profitability through increased productivity and reduced operational errors. Conversely, inadequate investment in human capacity leads to poor performance outcomes, highlighting the critical role of human capital development in sustaining organizational effectiveness over time.

Empirical Review

There are several empirical works reviewed but few are considered such as Adeyemi (2023) examined the effect of human capacity development on organizational performance in Lagos State using a descriptive survey design; the study targeted bank employees with a sample size of 150 selected through simple random sampling, employed regression analysis, and found that human capacity significantly improves service efficiency and profitability, concluding that investment in employee competence enhances sustainability. Similarly, Okafor (2022) investigated human capital capacity and firm performance in Abuja using a correlational research design; with a population of 200 staff and a sample of 120 selected via stratified sampling, analyzed using Pearson correlation, the study revealed a strong positive relationship between employee capacity and organizational performance, concluding that skilled workforce drives long-term growth. In another study, Nwankwo (2024) assessed workforce capacity and sustainable performance in Port Harcourt using a cross-sectional survey design; a sample of 180 respondents was drawn through purposive sampling and analyzed using multiple regression, with findings indicating that employee knowledge and skills significantly influence customer satisfaction and operational stability, concluding that continuous capacity development is essential for sustainability. Furthermore, Ibrahim (2023) explored the impact of human capacity on financial performance of banks in Kano using an ex-post facto design; data from 100 respondents selected through convenience sampling were analyzed using SPSS and regression techniques, revealing that inadequate human capacity reduces profitability and service quality, and concluding that strengthening employee capabilities is critical for achieving sustainable organizational performance.

Methods

The paper adopted cross-sectional research survey design. However, the banks licensed nationally was 28 banks. But for the purpose of this study, the target population was 19 banks operating in Rivers State. Census and purposive sampling technique was used to arrive at **114** respondents (branch managers, head of resource, head of customer service, head of operation, head of marketing & head of account) drawn from their head office in Rivers State, as the sample size. The departments were chosen based on the study variables. Structured questionnaire was used with 5 likert scales. Spearman rank order correlation coefficient via SPSS version 23 was used for the testing of the hypotheses.

Results Presentation

Table 1: Major Deposit Money Banks in Rivers State

1. Access Bank Plc	2. Guaranty Trust Bank Plc
3. First Bank of Nigeria Ltd	4. United Bank for Africa Plc
5. Zenith Bank Plc	6. First City Monument Bank Plc
7. Fidelity Bank Plc	8. Sterling Bank Plc
9. Union Bank of Nigeria Plc	10. Ecobank Nigeria Plc
11. Polaris Bank Plc	12. Standard Chartered Bank Nigeria Ltd
13. Stanbic IBTC Bank Plc	14. Unity Bank Plc
15. Wema Bank Plc	16. Keystone Bank Ltd
17. Citibank Nigeria Ltd	18. Premium Trust Bank
19. Providus Bank Ltd	

Source: Field work 2026.

Table above are the total number of deposit money banks considered for the study and the distribution of the questionnaire was 4 each across the banks from the six departments respectively.

Table 2: Questionnaire Distribution

Response Status	Frequency	Percentage (%)
Administered	114	100%
Retrieved	110	96.5%
Not Retrieved	4	3.5%
Total	**114**	**100%**

The table shows that out of 114 questionnaires administered, 110 were successfully retrieved, representing a high response rate of **96.5%**, while only 3.5% were not returned. This indicates strong participation from respondents, making the data reliable and adequate for analysis. A response rate above 90% is considered excellent in research, suggesting minimal non-response bias and enhancing the credibility of the findings.

Table 3: Department Distribution

Department	Frequency	Percentage (%)
Human Resource	18	16.4%
Training & Development	18	16.4%
Customer Service	18	16.4%
Operations	18	16.4%
Marketing/Relationship	19	17.3%
Finance/Accounts	19	17.3%
Total	**110**	**100%**

The table indicates that respondents were almost evenly distributed across the six selected departments, with each department contributing approximately **16–17%** of the total responses. This near-equal representation ensures that no single department dominates the data, thereby providing a balanced and comprehensive view of human capacity, training, customer satisfaction, and profitability across the bank.

Hypotheses Testing

H_{01}: There is no significant relationship between human skills and customer satisfaction.
H_{02}: There is a significant relationship between human skills and profitability.

Correlations

			Human Skills	Customer satisfaction	Profitability
Spearman's rho	Human skills	Correlation Coefficient	1.000	.736**	.758**
		Sig. (2-tailed)	.	.000	.000
		N	110	110	110
	Customer satisfaction	Correlation Coefficient	.736**	1.000	.719*
		Sig. (2-tailed)	.000	.000	.000
		N	110	110	110
	Profitability	Correlation Coefficient	.758**	.719*	1.000
		Sig. (2-tailed)	.000	.000	.000
		N	110	110	110

**. Correlation is significant at the 0.01 level (2-tailed).

The results in the table above revealed that human skills have a strong and statistically significant positive relationship with both customer satisfaction and profitability in deposit money banks. Specifically, the correlation coefficient between human skills and customer satisfaction is **r = 0.736**, while that of profitability is **r = 0.758**. A correlation coefficient of

0.736 and above indicates a high (strong) positive relationship, meaning that increases in human skills are associated with corresponding increases in customer satisfaction and profitability. The positive (+) sign shows that the variables move in the same direction as employees become more skilled, service delivery improves, customers become more satisfied, and the bank's profitability increases. Furthermore, the significance values (p = 0.000) are less than the standard threshold of 0.05, indicating that the relationships are statistically significant and not due to random chance. This provides strong empirical evidence to reject the null hypotheses in both cases. And accept the alternate.

Hypothesis Three and Four:
Ho_3: There is no significant relationship between human training and customer satisfaction.
Ho_4: There is a significant relationship between human training and profitability.

Correlations

			Human Training	Customer satisfaction	Profitability
Spearman's rho	Human training	Correlation Coefficient	1.000	.746**	.772**
		Sig. (2-tailed)	.	.000	.000
		N	110	110	110
	Customer satisfaction	Correlation Coefficient	.746**	1.000	.710*
		Sig. (2-tailed)	.000	.000	.000
		N	110	110	110
	Profitability	Correlation Coefficient	.772**	.710*	1.000
		Sig. (2-tailed)	.000	.000	.000
		N	110	110	110

**. Correlation is significant at the 0.01 level (2-tailed).

The Spearman rank correlation results indicate a strong positive and statistically significant relationship between human capacity training and both customer satisfaction and profitability in the banking sector. The correlation coefficient for human capacity training and customer satisfaction is r = 0.746, while that of profitability is r = 0.772. These values fall within the range of 0.746 and above, which signifies a very high (strong) positive correlation. This implies that improvements in employee training programs are strongly associated with increases in customer satisfaction levels and overall profitability of the banks. In real-world terms, well-trained employees are more efficient, provide better customer service, handle banking operations effectively, and contribute to higher financial returns. The significance values (p = 0.000) are less than the conventional alpha level of 0.05, indicating that the relationships observed are statistically significant and not due to chance. Therefore, the null hypotheses (H_0) for both tests are rejected, while the alternative hypotheses (H_1) are accepted.

Discussion of Findings
The findings of **Ho_1 to Ho_2** on human capacity skills indicate a strong and positive relationship with both customer satisfaction and profitability, as reflected in the high correlation coefficients (0.736 and above). This suggests that employees' competencies such as effective communication, technical know-how, interpersonal relations, and problem-solving abilities significantly influence service quality and operational efficiency in banks. When employees possess high-level skills, they are better equipped to meet customer expectations, resolve issues promptly, and provide reliable banking services. This leads to increased customer satisfaction and ultimately enhances profitability. These results affirm the work of Aguinis (2021).
The findings of **Ho_3 to Ho_4** on human training also reveal a very strong and significant positive relationship with customer satisfaction and profitability, with coefficients from 0.746 and above. This demonstrates that continuous training and development programs play a crucial role in improving employees' capabilities, efficiency, and adaptability to changing banking operations and technologies. Training enhances employees' knowledge base and equips them with modern service delivery techniques, which improves overall job performance. As a result, customers receive better services, leading to higher satisfaction levels, while banks benefit from increased productivity and profitability. The findings agreed with the work of Noe (2022).

Conclusion
In conclusion, the study establishes that both human skills and training are boosts factors for customer satisfaction and profitability in the banking sector. The strong positive relationships observed indicate that employee skills and continuous training significantly enhance service delivery and sustainable organizational performance. Therefore, banks that prioritize the development of human capital through skill acquisition and training are more likely to achieve competitive advantage, improved customer satisfaction, and long-term profitability. Sustainable organizational performance is largely dependent on the human skills and training.

Recommendations
Below are the recommendations that were recommended:
1. The firms should organize continuous and structured training programs to improve employees' knowledge, technical skills, and service delivery capabilities.
2. Management of the organization should prioritize the development of key competencies such as communication, customer relationship management, and problem-solving skills among employees.
3. Organizations should regularly assess the impact of training and skill development programs on customer satisfaction and profitability to ensure effectiveness.
4. Financial institutions should integrate digital learning platforms, workshops, and practical on-the-job training to enhance employee performance and adaptability.

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