

EMPLOYEE DEVELOPMENT AND ORGANIZATIONAL PERFORMANCE OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The study focused on employee development and organizational performance of commercial banks in Rivers State. The main objective was to determine the relationship between employee development and measures of organizational performance (innovativeness, customer satisfaction and competitiveness). Three objectives, three research questions and three hypotheses guided the study. The study was anchored on the Human Capital Theory. The study adopted cross sectional survey research design. The target population was 23 commercial banks in Rivers State. The sample size was entire population of the study, thus making the study a census. A total of 23 managers served as the study's respondents. The data were generated through the use of structured questionnaire. The study was validated by the research supervisor and two other research experts using face and content validity. The Cronbach Alpha was used to determine the study's reliability at Co-Efficient of 0.7. Mean and Standard deviation was used to answer the research questions. The Spearman Rank Order Correlation was used to test the hypotheses using SPSS version 22.0. Findings from the study revealed that employee development correlate with measures of organizational performance (innovativeness $r=0.733$, $P<0.05$; customer satisfaction $r=0.904$, $P<0.05$ and competitiveness $r=0.720$, $P<0.05$). Therefore, the study concluded that employee development influence measures of organizational performance (innovativeness, customer satisfaction and competitiveness). Hence the study recommended that Commercial banks should institutionalize employee development as a core component of their strategic planning i.e training and development programs must be deliberately aligned with the bank's innovation objectives

Keyword: Employee Development, Employee Development, Innovativeness, Customer Satisfaction and Competitiveness

INTRODUCTION

Background to the Study

In today's competitive business environment, organisational performance is a critical factor that determines the success and sustainability of commercial banks. Organisational performance refers to how efficiently and effectively a company achieves its goals, such as delivering quality projects, expanding market share, and meeting customer expectations (Ordua & Nyone, 2021). In today's knowledge-driven economy, human capital is widely recognized as a key asset that determines an organisation's ability to achieve its goals, respond to change, and maintain a competitive edge (Garavan, McGuire, & O'Donnell, 2020). For commercial banks operating in Nigeria, particularly in Rivers State, employee development is increasingly being viewed as a strategic imperative for improving productivity, service quality, innovation, and overall performance outcomes.

Competitiveness can be defined as the ability of an organisation to sell the right range of goods and services, while accomplishing the maximum level of productivity with the lowest cost or effort exerted, relative to its competition. Competitiveness most commonly indicates an edge acquired by higher level of productivity. It is also the capability of a company to meet the standards set by large corporations, in terms of quality of the offering, and the cost to obtain or manufacture them. Competitiveness can be quantified by determining company's profitability or size of its market share.

Additionally, the way an organisation performs can also be considered as a metric of competitiveness (Enright, Frances & Scott-Saavedra 2016).

Employee development encompasses a broad range of activities aimed at enhancing employees' knowledge, skills, and competencies, including training, mentoring, coaching, job rotation, and continuous learning (Salah, 2016). These initiatives not only contribute to individual career advancement but also align employees' capabilities with organisational objectives, thereby fostering higher levels of performance. Research has shown that when organisations invest in the development of their workforce, they tend to experience improvements in operational efficiency, customer satisfaction, and profitability (Jehanzeb & Bashir, 2013). Furthermore, well-developed employees are more likely to be engaged, motivated, and committed, reducing turnover rates and increasing organisational stability (Otoo, Otoo, Asumeng, & Agyei, 2019).

The Nigerian banking sector has undergone significant reforms in recent decades, marked by regulatory restructuring, technological advancement, and increasing competition (Sanusi, 2012). These changes have intensified the need for skilled and adaptable personnel who can navigate complex financial environments and meet evolving customer expectations. In Rivers State, which is a major economic hub in the South-South region of Nigeria, commercial banks face unique challenges such as high operational costs, insecurity, and talent retention issues. As such, employee development strategies become not only necessary but also strategic in enhancing organisational performance and maintaining operational excellence.

Despite the recognized importance of employee development, there appears to be a gap between policy and practice in many commercial banks. While training programs and development plans are often outlined in corporate strategies, the actual implementation and impact of these initiatives on organisational performance remain inconsistent (Obisi, 2011). Some scholars argue that employee development is sometimes treated as a cost rather than an investment, leading to underfunded programs and poor outcomes (Ofori & Asamoah, 2012). Others point to the lack of alignment between training content and the actual skills needed to meet organisational goals, which undermines the potential benefits of development efforts (Elnaga & Imran, 2013).

Studies conducted in Nigeria have indicated a positive relationship between employee development and various indicators of organisational performance, such as productivity, service quality, and profitability (Onyango & Wanyoike, 2014; Oguebe, Ugwu, & Okeke, 2019). However, there remains limited empirical research focused specifically on commercial banks in Rivers State, despite the strategic importance of the region. Understanding the impact of employee development initiatives on the performance of banks in this locality is crucial for designing effective human resource policies that enhance institutional outcomes. This study, therefore, seeks to examine the relationship between employee development and organisational performance in commercial banks operating in Rivers State, providing insights that may inform both managerial practice and policy formulation. Given the increasing pressure on banks to achieve operational efficiency and customer satisfaction amidst regulatory and market changes, employee development must be prioritized as a central component of organisational strategy. The effective development of employees has the potential to serve as a sustainable source of competitive advantage, enabling banks not only to survive but to thrive in an ever-changing financial landscape.

Statement of the Problem

In an increasingly volatile and competitive financial landscape, commercial banks are under mounting pressure to innovate, satisfy evolving customer expectations, and maintain a sustainable competitive edge. Despite significant investments in employee development, many banks in Rivers State continue to struggle with service inefficiencies, stagnant innovation capacity, and weakening market relevance. This contradiction raises a pressing question: why are employee development initiatives failing to translate into tangible improvements in organizational performance?

While existing literature acknowledges employee development as a catalyst for innovation (Shipton et al., 2006), customer satisfaction (Zeithaml, Bitner, & Gremler, 2018), and competitiveness

(Barney, 1991), limited empirical research has contextualized this relationship within the Nigerian banking sector, particularly in Rivers State. The prevailing assumption that employee development inherently leads to performance gains remains largely untested in this regional context, where institutional, economic, and operational dynamics may affect expected outcomes.

This gap in evidence poses both a theoretical and practical challenge: without a clear understanding of how employee development influences key performance indicators such as innovativeness, customer satisfaction, and competitiveness, banks risk misallocating resources and undermining their strategic objectives. Therefore, a critical need arises to empirically examine the impact of employee development on organizational performance using these three dimensions as core evaluative metrics in commercial banks within Rivers State.

Conceptual Framework

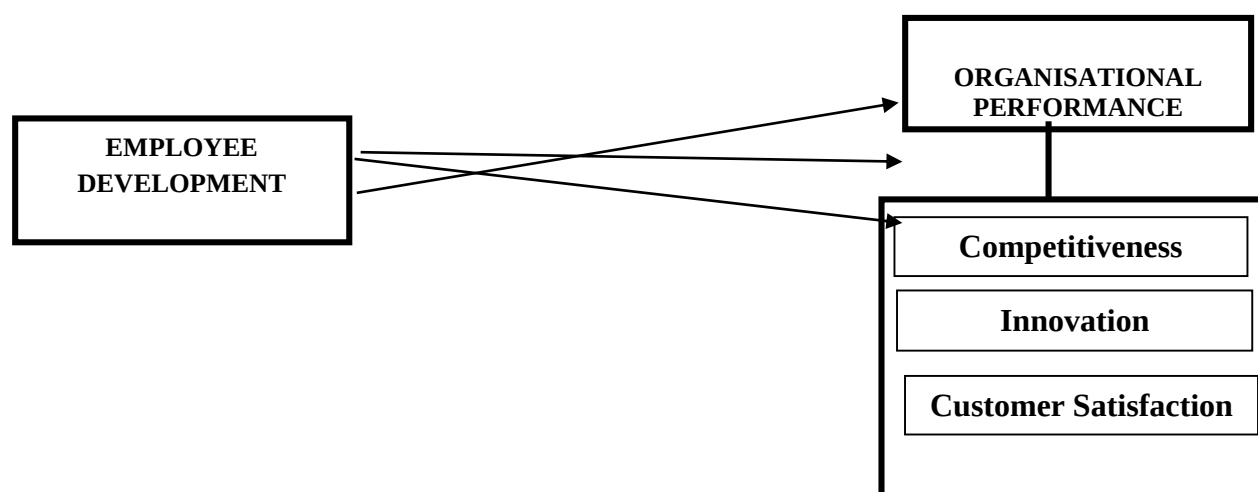


Fig.1.1 Conceptual Framework of Employee Development and Organizational Performance
Source: Researcher's Conceptualisation (2025)

Aim and Objectives of the Study

The aim of the study was to examine the relationship between employee development and organizational performance of commercial banks in Rivers State. However, specific objectives are to:

1. Ascertain the relationship between employee development and innovativeness of commercial banks in Rivers State.
2. Examine the relationship between employee development and customer satisfaction of commercial banks in Rivers State.
3. Determine the relationship between employee development and competitiveness of commercial banks in Rivers State

Research Questions

1. What is the relationship between employee development and innovativeness of commercial banks in Rivers State?
2. What is the relationship between employee development and customer satisfaction of commercial banks in Rivers State?
3. What is the relationship between employee development and competitiveness of commercial banks in Rivers State?

Research Hypotheses

- H0₁:** There is no significant relationship between employee development and innovativeness of commercial banks in Rivers State.
- H0₂:** There is no significant relationship between employee development and customer satisfaction of commercial banks in Rivers State
- H0₃:** There is no significant relationship between employee development and competitiveness of commercial banks in Rivers State.

CONCEPTUAL REVIEW

Concept of Employee Development

Development activities prepare an individual for new skills and learning while at work. These improve their skills and upgrade their existing knowledge in order to perform better. Employee development activities create learning culture in organization and it goes a long way in strengthening the relationship among employees, and it creates room for self analysis of oneself.

In the opinion of Mamoria in Obisi (2011) employee development enable employees to develop and rise within the organization and increase their market value, earning power and job security. In the words of Gordon in Irene (2009), employee development is planned and systematic modification of behaviour through learning events, activities, and programmes which result in participant achieving the levels of knowledge, skills, competences and abilities to carry out their work effectively.

Noe (2016) that affirmed that development is concerned with formal education, experiences on the job, relationships, and assessments of personality as well as abilities that help workers perform effectively in their current or future job and enterprise. He admitted that development activities help firms reduce turnover by showing employees that the firm is investing in their skill development, and also enhancing managers skills that can create a conducive work environment that makes workers want to come to work and contribute to firm goals. However, in this study talent development refers to all the approaches of improving, enhancing talent skills, abilities and knowledge (Friday & Mlangi, 2019).

The primary focus of employee development is to engage employees after they're hired and provide them with the resources and learning opportunities required to grow within the organization. Skilled human resource is very central to today's competitive environment and this can be very important in the survival of organizations of present times. The recruitment and hiring of employees are one of the necessary evils of running a business. Hiring and training new employees is an intense process. Recruitment tactics adopted by organizations can be of utmost importance in setting their long-term growth, survival and productivity strategy. Human resource development (HRD) emphasises the planning, selection and implementation of development strategies for the entire talent pool to ensure that the organization has a skilled and competent workforce for both the current and future supply to enable it to meet strategic objectives. Thite in Igweh and Kifordu (2022) noted that employee development strategies can be embraced as a key measurement of a bundle of high-performance work practices that are connected to superior organizational performance leading to sustainable competitive advantage.

Current trends in talent management indicate that organizations take care of high potential employees and they assess and develop smaller groups in accordance with their business strategy. A talent pool is a group of individuals within an organization who are thought as high potential and high performers and they are candidates of positions at the next level (Bayo & Kayii,, 2022). Talent pools can be developed in different forms. Pools may have different memberships and be managed through some activities such as project based work, special assignments and internal recruitment (Tansley in Syed et al., 2022). In another form, different talent pools can be created according to different competency profiles and that entail different career paths and development strategies (Stahl et al. in Rivai et al., 2021). Depending on the needs of the organizations in different level of the organizations it is possible to diversify the practice of different talent pools. Organizations may

develop pools for their executive-levels, emerging leaders or their rising stars. Whilst some of the organizations develop their talent pools to fill in for the executive positions, some of the organizations may have the talent pools middle level positions.

Employee development starts with identifying the people by regarding their potential and performance. After the companies attracted and identified the most valuable people, a new challenge has born how to develop them to increase their capacity and performance. Although many companies ensure superior development opportunities, it is difficult to sustain this commitment over the long term. However, in some business, the senior executives spent a very large proportion of their time devoted to the development of talents. However, most of the businesses, executive seniors do not spend their time for talent management processes. That processes are organized and executed by the Human Resource functions (Smilansky in Igweh & Kifordu, 2022). On the other hand, employee developing activities should not be concentrate on just skills for current job performance. Future business needs should be regarded with the developing necessary skills as well. Organizations plan different activities for development and these development activities may be ensured like on-the-job activities, training opportunities, career management, coaching, mentoring, leadership development (Friday & Mlangi, 2019).

According to Management Study Guide (2014), employee development activities help in the growth and development of employees, who are the true assets of an organization. You need to respect your employees for them to feel motivated and develop a sense of loyalty and attachment towards the organization. Organizations should not forget that their employees strive really hard for almost the entire day to accomplish organizations goals and objectives (Naylor, 2009). Employees need to be appreciated, and management ought to acknowledge their hard work. Employees who give their heart and soul to the organization also expect something in return (Nda & Fard, 2013; Khan, Khan, & Khan; 2011). Money could be one motivating factor but nothing like it if you prepare your employee not only for his/her current job but also for future assignments as well. Employees need to grow with time. One cannot apply similar skills and techniques everywhere (Management Study Guide, 2014). However, organizations should not forget that technology also becomes obsolete with time. Employees need to keep themselves abreast with the latest developments to survive fierce competition. Management Study Guide (2014) asserts that employee development is important for employees to enhance their skills and upgrade their existing knowledge in order to perform better. Employee development activities and trainings make employees' aware of the latest developments and what is happening around them.

From the forgoing, one can deduce that employee development helps organizational development in the following ways: i) Increased productivity; ii) Improved quality of services and products; iii) Job knowledge and skills of employee; iv) Addressing employees weaknesses; v) Bring about a sense of security at work place which reduces labour turnover and absenteeism; vi) Employee development ensures employee satisfaction; and vii) Eliminate wastage of resources and reduces accident.

Organizational Performance

Lebens and Euske (2006) describe performance as a set of both financial and non-financial indicators that offer information on achievement of organizations objective, performance measurement is dynamic and demand for an objective judgment and interpretation, it explain the relationship between future happening by considering the current situation, and that in order to define performance adequately, there is need to have knowledge of the futures of each area of responsibility. Lebens and Euske (2006) define performance as a set of both financial and non-financial indicators that provide information on the achievement of an organization's objectives; performance measurement is dynamic and requires objective judgment and interpretation; it explains the relationship between future events by taking into account the current situation; and in

order to define performance adequately, knowledge of the futures of each area of responsibility is required.

Peterson et al. (2013), describes performance as ability and capability to use prevailing organizational resources to meet the objective as well as meet the expectation of the various categories of stakeholders. Good performance has a ripple effect as it results to profitability, which generates employment opportunities, and better earning to employees, who result to high productivity and production of quality good and service which in turn the benefit of the customer. According to Osmar and Zineb (2019) notes there is incomplete literature and there is an ongoing debate on the subject of organizational performance, the definition of this concept is general and not properly defined and there is diverse perception on the subject. Most researcher agree there is no comprehensive subjective model covering all relevant aspects of organization performance measurement and calls for review of each indicator with changing business environment as different dimension cannot be used interchangeably as different dimension represent to different aspect with varying impact. Osmar and Zineb, (2019); Selvam et al (2016) notes that there are different approaches for considering and measuring organizational performance which includes both strategic and profitability which includes customer satisfaction, employee satisfaction, environmental performance, environmental audit performance, and corporate governance profitability, market value and growth performance.

Organizational performance is the process by which businesses achieve their objectives, and it is typically measured using both financial and non-financial metrics (Gibson, Ivancevich, & Donnelly, 2010). Organizational performance is defined as a company's capacity to meet stated goals such as profit, product quality, market share, staff productivity, business growth, and survival (Lee & Whitford, 2013). Organizational performance in profit-oriented company can also be used to see how an enterprise compares to other firms in the same industry in terms of profit, market share, and product quality. Organizational performance means an organization's ability to achieve goals such as high profit, high quality product, huge market share, strong financial outcomes, and survival within a certain time frame by implementing an appropriate plan of action (Koontz & Donnell, 2003). Organizational performance can also be used to analyze how an enterprise compares to other enterprises in the same industry in terms of profit, market share, and product quality. As a result, it indicates an enterprise's members' productivity as evaluated by revenue, profit, growth, development, and expansion.

Innovativeness

Aspects of innovativeness are among the most frequently exercised conversations relating to economic progress and prosperity (Nasierowski & Arcelus, 2012). There is no scarcity of innovation research on innovativeness (Yusof & Abidin, 2011). There is also an apparent lack of a coherent perspective on innovativeness (Goswami & Mathew, 2005). Much like the ambiguous concept of innovation itself, organizational innovativeness has been viewed in the literature in many contexts. As such, there is no one universally accepted definition of innovativeness. In contrast to innovation, organizational innovativeness considers multiple innovations emphasizing organizational characteristics rather than specific innovation attributes (Moos et al., 2010). Innovativeness has been examined from different perspectives – both as a function of organization management (organizational innovativeness) and national/ regional economies. It has also been approached as a human personality trait and analyzed in empirical studies, mainly about customer acceptance of product innovations and qualities of individual employees or groups (teams) (Schweisfurth and Raasch, 2018). As the concepts of innovation and innovativeness are irrevocably linked, the terms have often been used interchangeably throughout the literature. The conflation, broadness, and vague nature of these terms, combined with the lack of unified systematization and the divergent theoretical and quantification approaches, have led to difficulties in comparing findings of different empirical studies (Nawrocki, 2015).

Although there is no one definition of organizational innovativeness, most authors seem to view it as the ability or readiness of an organization to develop different types of innovations (Akgün, 2012; Engelen & Brettel, 2012; Ingram, 2013; Lenner, et al., 2016). Innovativeness is an attribute of an organization that defines its ability to introduce or develop innovations or its readiness (willingness) to introduce or develop innovations. Innovativeness has been described as the extent to which firm markets new or improved products and invests in research and development, as well as openness to new ideas, creativity, flexibility, willingness to change, experimentation, and propensity to take risks in the firm's culture. El-Kot & Gamal (2011) and Wang and Ahmed (2004) consider innovativeness to be an organization's overall capability of introducing new products to the market – or opening new markets – by combining strategic orientation with innovative behavior and process. Innovativeness has also been described as an organization's capacity to introduce new processes, products, and ideas (Hult, Hurley & Knight, 2004) and the firm's capacity to innovate, which can lead to the development of new products, services, and processes (Raj & Srivastava, 2014). Another approach to innovativeness is that of an organization's readiness to innovate or develop new products, measured in terms of a firm's responsiveness to market change, as well as its ability to rapidly commercialize new products/services (Hsu, 2007). Theoharakis and Hooley (2008) describe it as the readiness of an organization to launch the development of new products and to engage in innovation processes to achieve intended targets, as compared against its competitors. Innovation involves a proactive pursuit of new ideas across an organization's technical and administrative segments (Santos-Vijande & Alvarez-Gonzales, 2007).

Competitiveness

Contemporary research continues to refine our understanding of competitiveness in the context of global markets. Eldor (2020) observes that firms increasingly face complex competitive environments, requiring adaptive strategies. Maingi et al. (2019) conceptualize competitive advantage as a firm's ability to outperform rivals by creating superior economic value. Priem et al. (2019) similarly emphasize the role of strategic activities that differentiate a firm and enhance its market position.

Moreover, competitive advantage often stems from distinctive capabilities—those that are rare, valuable, and difficult to replicate (Manuela, 2019). Among these, human resource management (HRM) is consistently cited as a core source of competitive leverage. Singh et al. (2020) argue that strategic HR practices are integral to enhancing organizational performance. Firms that value their employees and align HRM with strategic goals often outperform competitors (Wamba & Queiroz, 2019). Ni and Sun (2019) stress that **recruiting and retaining the right talent** is foundational to building a performance-driven culture. In line with this, Birasnav and Bienstock (2019) assert that high-performing firms are those that achieve synergy between employee capabilities and organizational objectives.

Customer Satisfaction

Customer satisfaction is a measure of expectations being exceeded, met, or not met (Christensen, 2006). It is the satisfaction of customers with the services and products provided by a firm (Foss & Stone in Hoang, 2015). Customer satisfaction is the key to business growth and survival. It affects the sales, market share and profitability of a company. As Onditi (2016) stated, if a company must grow and survive, it must make customer satisfaction its number one priority since it has a great impact on the sales and profit margin of the company. Chang and Fong (2010) stated that a company must try to meet customers' needs and expectations. When a company is able to meet customer needs and/or surpass their expectations, it will experience massive increase in sales and market share and maximize profitability which is essential for business growth and survival. Morgan and Rego (2006); Fornell (2006) define customer satisfaction as a measure of a firms' customer base in terms of size, quality and loyalty. Customers' expectations according to (Howgego, 2002) are largely dependent on the flexibility of the supply chain partners. Kotler and Keller (2006) view

customer satisfaction as a person's feelings of pleasure or disappointment resulting from comparing product's perceived performance (or outcome) in relation to his or her expectation. Gao and Mattila (2014) opined that customer satisfaction is the only way through which a company can achieve its long and short-term objectives and remain in business. Without satisfying the needs of customers, the companies will find it difficult or impossible to achieve their goals and objectives.

At a glance, customer happiness is critical for corporate strategy, customer retention, and product repurchase; it serves as a barometer for future customer behavior (Caridi, Pero & Sianesi, 2012). Yet, no corporate organization can expand or improve its performance if it ignores or disregards client needs (Tao, 2014). As a result, enterprises must guarantee that their product or service offerings meet the expectations of their customers. This increases customer happiness and the long-term relationship between the customer and the business, as well as the firm's ability to attract new customers through positive word of mouth (Vouzias & Psychogios, 2012). Satisfied consumers frequently repurchase. Apart from purchasing more, they act as a network, reaching out to other potential customers through shared experiences. Hence, the value of retaining a client is just one-tenth that of acquiring another (Caridi, Pero & Sianesi, 2012).

Employee Development and Organizational Performance

Employee development plays a pivotal role in enhancing the innovativeness, customer satisfaction, and competitiveness of commercial banks, particularly within the context of Rivers State's dynamic financial sector. As banks contend with rapid technological advancement, increasing customer expectations, and fierce market competition, investing in employee capabilities has become an indispensable strategy for achieving sustainable organizational performance.

Firstly, employee development significantly fosters innovativeness by equipping staff with the necessary skills, knowledge, and mindset to generate and implement new ideas. Innovativeness within commercial banks manifests in the introduction of novel banking products, process improvements, and the adoption of digital technologies that improve service delivery and operational efficiency. According to Jiménez-Jiménez and Sanz-Valle (2011), continuous learning opportunities and skill enhancement programs cultivate an organizational climate that encourages creativity and experimentation. In Rivers State, where digital banking and fintech innovations are transforming customer interactions, employee development initiatives such as specialized training in information technology, problem-solving workshops, and innovation management courses enable employees to respond proactively to emerging trends and challenges. Shipton et al. (2006) further assert that human resource practices focused on employee development build absorptive capacity, thereby enhancing the organization's ability to recognize, assimilate, and apply external knowledge critical for innovation.

Secondly, customer satisfaction is intricately linked to the quality of employee performance, which is directly influenced by development programs. Frontline employees, who interact daily with customers, require comprehensive training in customer service skills, communication, and product knowledge to meet and exceed customer expectations. Zeithaml, Bitner, and Gremler (2018) emphasize that well-developed employees deliver more personalized and responsive services, which reduce service errors and improve the overall customer experience. In the competitive banking environment of Rivers State, where customer loyalty is often fragile and contingent upon service excellence, employee development initiatives such as role-playing, customer relationship management training, and emotional intelligence enhancement equip employees to handle complex customer needs effectively. This investment results in higher customer satisfaction, repeat business, and positive word-of-mouth, which are critical for sustaining the bank's market share.

Lastly, employee development is a strategic driver of **competitiveness** for commercial banks. Drawing on the resource-based view, Barney (1991) posits that human capital is a critical resource that can create and sustain competitive advantage when it is rare, valuable, and difficult to imitate. In Rivers State, commercial banks operate within an environment characterized by deregulation, entry of new competitors, and evolving regulatory frameworks. As such, banks that prioritize

employee development cultivate a workforce that is adaptable, skilled, and motivated to implement strategic initiatives that differentiate the bank from competitors. Delery and Gupta (2016) highlight that strategic human resource management practices, including targeted development programs, enhance organizational agility and responsiveness to market changes. Furthermore, by continuously upgrading employee skills, banks can improve operational efficiencies, innovate customer solutions, and optimize resource allocation, all of which reinforce competitive positioning.

Theoretical Review

Human Capital Theory

Human Capital Theory, primarily developed by Schultz (1961) and later expanded by Becker (1964), provides a foundational framework for understanding the role of employee development in enhancing organizational performance. The theory posits that investments in human capital—through education, training, and skill development augment an individual's productive capacity, thereby generating economic returns both for the individual and the employing organization.

The core proposition of Human Capital Theory is that human skills, knowledge, and competencies function as valuable assets or capital that can be deliberately developed and leveraged to improve productivity and innovation (Becker, 1964). This proposition assumes that human capital is analogous to physical capital in its ability to yield returns over time, and that expenditures on employee development are strategic investments rather than costs. Furthermore, the theory presumes that individuals and organizations are rational actors who seek to maximize returns on investments in human capital through enhanced skills and capabilities (Schultz, 1961).

A central assumption of the theory is that human capital is heterogeneous across individuals, meaning that the quality and quantity of knowledge and skills vary and can be systematically enhanced through formal and informal learning processes. Additionally, the theory assumes that human capital development leads to measurable improvements in productivity and, by extension, organizational performance (Becker, 1964). Another implicit assumption is that externalities exist, whereby the benefits of investing in human capital extend beyond the individual to the broader economy or organization, enhancing innovation, customer service, and competitive advantage.

The relevance of Human Capital Theory to contemporary organizational studies, particularly within the commercial banking sector in Rivers State, is substantial. It provides a theoretical underpinning for the empirical observation that banks investing in employee development often experience improvements in innovativeness, customer satisfaction, and competitiveness (Delery & Gupta, 2016). By framing employees as critical assets whose value can be enhanced through targeted development programs, the theory underscores the strategic importance of human resource management practices that focus on skill acquisition and continuous learning (Noe, Hollenbeck, Gerhart, & Wright, 2020).

Empirical Review

Dappa (2016) examined the impact of training and development on employee performance, while the specific objectives are to identify training and development methods; examine the relationship between training and development on employee performance; determine the effect of training and development on employee performance; and to determine factors affecting employee performance. The study reviewed the concept of training, development as well as training and development. The study furthermore analysed training and development methods under on-the-job and off-the-job training such as job rotation, coaching/mentoring, orientation, conferences, role playing, and formal training courses/development programmes. The study also explained employee performance, examined the relationship between training and development, x-rayed the effect of training and development on employee performance and also identified factors affecting employee performance such as management-subordinate relationship, working conditions, reward system, health unionisation and team working. This study draws from practical experience and archival materials hence, its approach is content analysis by way of review of data derived from extant secondary

sources. The data were collected through the review of relevant published works including books, journals, web sources, structured interviews, commentaries, official documents/publication, professional publications, and such other scholarly writings that are relevant to the study. The study concluded that training and development results to increased profitability, improves knowledge and skills of the job at all levels of the organisation. Similarly, it improves the employees' morale as well as helps them to identify with the organisational goals. From the review made by the study, on-the-Job methods of employee training and development are therefore highly recommended by the study to organisations that wants to enhance performance, survive and remain competitive as these methods ensure that there is no loss of man hours as a result of off-the-job trainings where employees travel out of the country or out of station to tour around.

Nicholas, et al. (2024) examined the effect of employee development on competitiveness in the food processing industry of Cameroon, with a specific emphasis on the mediating effect of quality management. This study adopted the cross-sectional research design for its investigation. The primary source of data was used for this study, as it was current. This primary data was collected through the distribution of questionnaires to the respondents. Data was collected from 335 managers of food processing companies drawn randomly after stratification from a population of 2564 food processing companies operating in Cameroon. This includes Douala, Yaounde, Ngaoundere, Buea, Bafoussam, Maroua, and Bertoua with 201, 40, 34, 3, 30, 17, and 10 as corresponding sample proportions respectively. Inferential statistics was used during the analysis of the data, specifically using Baron and Kenny's approach of testing the mediation hypothesis. Based on the results, there were traces of positive and significant direct effects of product, process, and organisational employee developments on competitiveness. On the other hand, market employee development was insignificant. In terms of the indirect effect, the study revealed a partial mediation of quality management in the effect of product employee development on competitiveness. Quality management, however, had no mediating role on other dimensions of employee development (process, market, and organisational) and competitiveness.

METHODOLOGY

The study was conducted as a pilot study to test the feasibility of the research design, instruments, and data collection procedures before a full-scale investigation will be carried out. The study adopted positivism as the most suitable philosophical framework because it enabled the researcher to make objective and critical analysis of the variables as they play out or interact in the organizations under study. The Explanatory Cross-Sectional Survey Research Design was adopted for this study. The population of the study consisted of 23 commercial banks in Rivers State. The sample size consist of the entire population of the study considering the fact that this sample was within a manageable range. However, a total of 23 managers served as respondents to the research questionnaire. A structured questionnaire was used. Each item was rated using an ordinal Likert scale (e.g., Strongly Agree (SA) = 1, Agree (A) = 2, Disagree (D) = 3, and Strongly Disagree (SD) = 4), making it suitable for non-parametric analysis. For the purpose of this pilot study, both primary and secondary sources of data collection were employed. Validity of the survey instruments was ensured through assessment by supervisors and other knowledgeable research experts in the Department of Employment Relations and Human Resource Management. The test-retest method was employed to ascertain the strength of the study's reliability, while Cronbach's alpha was used to determine the internal consistency of the instrument, yielding a coefficient of 0.70. A total of 21 copies of the questionnaire were administered by the researcher. Out of these, 21 copies were successfully retrieved within seven days, forming the basis of the pilot analysis. The data presentation and analysis of the work was done using Statistical Package for Social Sciences (SPSS) Version 24.0. Descriptive statistical tools such as arithmetic mean and standard deviation tables was used to conduct univariate analysis, while bivariate analyses (test of hypotheses) was done using Spearman's Rank Order Correlation Coefficient.

Table 1: Distribution and Retrieval of Questionnaire Items

S/N	Copies of Questionnaire Administered	Retrieved Copies	No. Not Retrieved	Percentage Retrieved
Total	23	21	2	91%

Source: Field Work, 2025.

Table 1 above shows that a total of Twenty-Three (23) copies of questionnaire were distributed to respondents who were managers of commercial banks in Rivers State. However, the researcher was able to retrieved only Twenty-One (21) copies representing 88% of the total number of questionnaire distributed. Thus, Two (2) copies representing 9% of the questionnaire distributed were not retrieved. However, considering the fact that that the total percentage of the copies of the questionnaire retrieved were above 90%, the data collected was considered adequate enough to be used for the analysis.

Descriptive Statistics

Table 2: Descriptive Statistic Employee Development

		N	Min.	Max.	Mean	Std. Dev.
EMD1	Employees are regularly given opportunities for professional training.	21	1.00	4.00	3.4506	1.74105
EMD2	Employees feel empowered to take responsibility for their own development.	21	1.00	4.00	3.2968	1.24078
Valid N (likewise)		21				

Source: Survey Data, 2025

Table 2 revealed Descriptive Statistics on employee development. opportunities for professional training have a mean score of 3.4506, Employees feel empowered to take responsibility for their own development have score of 3.2968, the responses implies that respondents agreed on the items of employee development as it manifest in commercial banks in Rivers State.

Table 3 Descriptive Statistics of Innovativeness

		N	Min.	Max.	Mean	Std. Dev.
INN 1	New approaches and technologies are actively explored to improve operations.	21	1.00	4.00	3.1262	1.448276
INN2	Innovation is integrated into decision-making processes at all levels.	21	1.00	4.00	3.6159	1.559934
Valid N (likewise)		21				

Source: Survey Data, 2025

Table 3 revealed Descriptive Statistics on Innovativeness. New approaches and technologies are actively explored to improve operations have a mean score of 3.1262, Innovation is integrated into decision-making processes at all levels of 3.6159, the responses implies that respondents agreed on the items of Innovativeness as it manifest in commercial banks in Rivers State.

Table 4: Descriptive Statistics of Customer Satisfaction

		N	Minimum	Maximum	Mean	Std. Dev.
CUS1	Employees are trained to handle customer inquiries efficiently.	21	1.00	4.00	3.1159	1.489028
CUS2	Overall customer satisfaction is a key performance indicator for the bank	21	1.00	4.00	3.3192	1.494253
Valid N (likewise)		21				

Source: Survey Data, 2025

Table 4 revealed Descriptive Statistics on customer satisfaction. New approaches and technologies are actively explored to improve operations have a mean score of 3.1159, Innovation is integrated into decision-making processes at all levels have score of 3.3192, the responses implies that respondents agreed on the items of customer satisfaction as it manifest in commercial banks in Rivers State

Table 5: Descriptive Statistics of Competitiveness

		N	Min,	Max.	Mean	Std. Dev.
COM1	Our bank maintains a competitive advantage in the financial market.	21	1.00	4.00	3.3129	1.45768
COM2	Managers are trained in strategic competitiveness and innovation.	21	1.00	4.00	3.6710	1.553366
Valid N (likewise)		21				

Source: Survey Data, 2025

Table 5 revealed Descriptive Statistics on competitiveness. Our bank maintains a competitive advantage in the financial market have a mean score of 3.3129, Managers are trained in strategic competitiveness and innovation have score of 3.6710, the responses implies that respondents agreed on the items of competitiveness as it manifest in commercial banks in Rivers State.

Test of Hypotheses

H0₁: There is no significant relationship between employee development and innovativeness of commercial banks in Rivers State.

Table 6: Correlations of Employee development and Innovativeness

		Employee development	Innovativeness
Spearman's rho	Employee development	Correlation Coefficient	1.000
		Sig. (2-tailed)	.733**
		N	.000
	Innovativeness	Correlation Coefficient	21
		Sig. (2-tailed)	.733**
		N	.000

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

Source: Survey Data, 2025

Table 6 above reveals r value of 0.733 at a $P=0.00<0.05$ for the hypothesis relating between employee development and innovativeness. Since the significance value 0.00 is less than the alpha

level of 0.05, the null hypothesis (H_{01}) which states that there is no significant relationship between employee development and innovativeness of commercial banks in Rivers State was rejected and the alternate (H_{a1}) was accepted. This implies that there is a high positive relationship between employee development and innovativeness of commercial banks in Rivers State.

H₀₂: There is no significant relationship between employee development and customer satisfaction of commercial banks in Rivers State.

Table 7: Correlations of Employee Development and Customer Satisfaction

		Employee Development	Customer Satisfaction
Spearman's rho	Employee development	Correlation Coefficient	1.000
		Sig. (2-tailed)	.000
		N	21
	Customer satisfaction	Correlation Coefficient	.904**
		Sig. (2-tailed)	.000
		N	21

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

Source: Survey Data, 2025

Table 7 above reveals r value of 0.904 at a $P=0.00<0.05$ for the hypothesis relating between employee development and customer satisfaction. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{02}) which states that there is no significant relationship between employee development and customer satisfaction of commercial banks in Rivers State was rejected and the alternate (H_{a2}) was accepted. This implies that there was a very high positive relationship between employee development and customer satisfaction of commercial banks in Rivers State.

H₀₃: There is no significant relationship between employee development and competitiveness of commercial banks in Rivers State.

Table 8: Correlations of Employee Development and Competitiveness

		Employee Development	Competitiveness
Spearman's rho	Employee Development	Correlation Coefficient	1.000
		Sig. (2-tailed)	.000
		N	21
	Competitiveness	Correlation Coefficient	.720**
		Sig. (2-tailed)	.000
		N	21

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

Source: Survey Data, 2025

Table 8 above reveals r value of 0.720 at a $P=0.00<0.05$ for the hypothesis relating between employee development and competitiveness. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that there is no significant relationship between employee development and competitiveness of commercial banks in Rivers State was rejected and the alternate (H_{a3}) was accepted. Nevertheless, considering our decision rule with a calculated correlation coefficient of 0.720, the result implies that there is a high positive relationship between employee development and competitiveness of commercial banks in Rivers State.

Results

- 1) There is a high significant positive relationship between employee development and innovativeness of commercial banks in Rivers State.
- 2) There is a very high significant positive relationship between employee development and customer satisfaction of commercial banks in Rivers State.
- 3) There is a high significant positive relationship between employee development and competitiveness of commercial banks in Rivers State.

Discussion of Findings

Firstly, the significant positive relationship observed between employee development and innovativeness with the reported r-value of 0.733 in commercial banks in Rivers State mirrors the findings of several studies. According to Shipton, Fay, West, Patterson, and Birdi (2005), employee development initiatives, such as continuous training and skills enhancement, directly foster a culture of innovation. Their research emphasized that organizations with strong learning environments tend to encourage idea generation and implementation, which are critical components of innovation. Similarly, Jiménez-Jiménez and Sanz-Valle (2011) found a significant positive correlation between human resource development and innovation capability in service-oriented organizations, suggesting that investment in employee competencies equips them with the confidence and skills required to engage in innovative practices. In the same vein, Saeed, Afsar, Hafeez, Khan, and Tahir (2019) concluded that organizations promoting developmental opportunities for their workforce observed substantial improvements in innovative behaviors among employees, thereby aligning closely

Secondly, the strong positive relationship between employee development and customer satisfaction, evidenced by an r-value of 0.904 in the Rivers State commercial banks, is supported by extensive literature. Zeithaml, Bitner, and Gremler (2018) assert that employees who are well-trained and continuously developed possess the competencies required to deliver superior service quality, which directly translates to higher customer satisfaction. Similarly, a study by Karatepe (2013) in the hospitality industry demonstrated that employee training and career development significantly enhance service delivery, leading to improved customer experiences and satisfaction levels. The findings by Kundu and Gahlawat (2015) further support this view, highlighting that organizations investing in employee development experience enhanced employee performance, which in turn leads to improved customer relationship management and overall satisfaction. These studies corroborate the exceptionally strong positive correlation between employee development and customer satisfaction found in the Rivers State research.

Lastly, the significant positive relationship between employee development and competitiveness ($r = 0.720$) resonates with the broader academic consensus on the subject. In a study by Delery and Gupta (2016), the authors argue that sustained employee development initiatives enhance workforce capabilities, which are crucial in gaining and maintaining competitive advantage in dynamic markets. Similarly, Wright, Dunford, and Snell (2001) posit that human capital, shaped and refined through development programs, serves as a source of strategic advantage that is difficult for competitors to replicate. Furthermore, Singh and Mohanty (2012) emphasize that banks which continuously invest in employee skill-building and leadership development tend to outperform their counterparts in terms of operational efficiency and market responsiveness. These findings reinforce the notion that employee development is a critical determinant of organizational competitiveness, supporting the statistical outcome reported in the Rivers State study.

CONCLUSIONS

The empirical findings of this study have revealed a strong and statistically significant relationship between employee development and key organizational performance outcomes in commercial banks in Rivers State. Based on the data collected, analyzed, and interpreted, several conclusions can be drawn.

Firstly, there is a high significant positive relationship between employee development and innovativeness in commercial banks. This implies that banks that prioritize systematic employee development activities such as regular training, upskilling, mentorship, and knowledge-sharing platforms tend to experience greater levels of innovation. Employees who are equipped with up-to-date knowledge, technical skills, and exposure to modern industry practices are more likely to contribute creatively to problem-solving, process improvements, and the generation of novel ideas. This positions the bank to remain adaptable and forward-thinking in a highly competitive and technologically evolving financial landscape.

Secondly, the study has demonstrated a very high significant positive relationship between employee development and customer satisfaction. This finding suggests that investments in employee development directly enhance employees' capacity to deliver high-quality customer service. Well-trained staff members are more competent in handling customer inquiries, resolving complaints, and delivering personalized banking solutions, which in turn improves customers' overall experience and satisfaction. This customer-centric competence is crucial for the banking sector, where service quality and customer loyalty are essential for sustainable growth.

Thirdly, the study found a high significant positive relationship between employee development and competitiveness. This indicates that employee development contributes to the strategic positioning and overall competitiveness of commercial banks. Development initiatives not only increase operational efficiency but also build a workforce that is agile, knowledgeable, and aligned with the bank's strategic objectives. A well-developed workforce acts as a core resource that gives the bank a competitive edge in attracting and retaining customers, responding to market changes, and achieving long-term goals.

In sum, employee development emerges from this study as a central organizational lever that significantly influences innovation, customer satisfaction, and competitiveness. The results confirm the critical role of human capital investment in achieving and sustaining superior performance in the banking sector.

RECOMMENDATIONS

In light of the above conclusions, the following recommendations are made to enhance the role of employee development in driving performance within commercial banks in Rivers State:

1. Commercial banks should institutionalize employee development as a core component of their strategic planning i.e training and development programs must be deliberately aligned with the bank's innovation objectives.
2. Banks should design employee development programs that enhance customer service capabilities.
3. Banks should create systems that link learning and development initiatives to measurable performance outcomes. Employee development programs should not be generic; rather, they should be informed by performance appraisals, market dynamics, and customer feedback.

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APPENDIX B

QUESTIONNAIRE

INSTRUCTION: Please tick (✓) appropriately and fill the space provided where necessary.

SECTION A: DEMOGRAPHIC DATA

Employer (Organisation): _____

Gender: Male ☐ Female ☐

Educational Qualification: First Degree ☐ Master's Degree ☐ Ph.D ☐

Years of Experience: 1-5 Years ☐ 6-10 Years ☐ 11 Years and Above ☐

SECTION B: QUESTIONNAIRE ITEMS

Instruction: Please carefully read the statements and tick (✓) the option that best reflects your opinion.

Strongly Agreed (SA) 4
Agreed (A) 3
Disagreed (D) 2
Strongly Disagreed (SD) 1

S/N	Employee Development	Response Options			
		SA 4	A 3	D 2	SD 1
1.	Employees are regularly given opportunities for professional training.				
2.	Employees feel empowered to take responsibility for their own development.				

S/N	Innovativeness	Response Options			
		SA 4	A 3	D 2	SD 1
1.	New approaches and technologies are actively explored to improve operations.				
2.	Innovation is integrated into decision-making processes at all levels.				

S/N	Customer Satisfaction	Response Options			
		SA 4	A 3	D 2	SD 1
1.	Employees are trained to handle customer inquiries efficiently.				
2.	Overall customer satisfaction is a key performance indicator for the bank				

S/N	Competitiveness	Response Options			
		SA 4	A 3	D 2	SD 1
1.	Our bank maintains a competitive advantage in the financial market.				
2.	Managers are trained in strategic competitiveness and innovation.				

APPENDIX C POPULATION BANKS IN PORT HARCOURT

S/N	Bank Name	Address (Port Harcourt)
1	Access Bank Plc	123 Aba Road, Port Harcourt, Rivers State
2	Citibank Nigeria Ltd	147 Trans-Amadi Industrial Layout, Port Harcourt
3	Diamond Bank Nigeria Ltd	Plot 71 Elekahia Industrial Estate Road, Port Harcourt
4	Ecobank Nigeria Plc	57 Aba Road, Asei World, Port Harcourt

S/N	Bank Name	Address (Port Harcourt)
5	Enterprise Bank	65 Ikwerre Road, Mile 1, Diobu, Port Harcourt
6	Fidelity Bank Plc	2/10 Abuja Bye-pass, Mile 3 Diobu, Port Harcourt
7	First Bank of Nigeria Plc	2 New Road, Bonny, Port Harcourt
8	First City Monument Bank (FCMB) Plc	Plot 282A, PH/Aba Expressway, GRA II, Port Harcourt
9	Guaranty Trust Bank Plc (GTBank)	King Perekule Road, Bonny, Port Harcourt
10	Jaiz Bank Plc	86 Abba Road, Opposite Water Line, Port Harcourt
11	Keystone Bank Limited	96 Ikwerre Road, Diobu, Port Harcourt
12	Mainstreet Bank Limited	Plot 112 Trans-Amadi Industrial Layout, Port Harcourt
13	Polaris Bank Plc	26 Aba Road, Port Harcourt
14	Premium Trust Bank	1 Aba Road, Port Harcourt (New bank, branch address may vary)
15	Stanbic IBTC Bank Ltd	7 Trans Amadi Road, Port Harcourt
16	Sterling Bank Nigeria Ltd	4B Olu Obasanjo Road, Port Harcourt
17	Suntrust Bank Nigeria Ltd	1 Bank Road, Port Harcourt
18	Signature Bank	1 Bank Road, Port Harcourt
19	Union Bank of Nigeria Plc	10 Finima Road, Bonny, Port Harcourt
20	Unity Bank Nigeria Ltd	198A Aba Road, Opposite Presidential Hotel, Port Harcourt
21	United Bank for Africa (UBA) Plc	312 Port Harcourt-Aba Road, Port Harcourt
22	Wema Bank Plc	66 Olu Obasanjo Road, Bics Mall, Port Harcourt
23	Zenith Bank	Azikwe Road, Port Harcourt

Source: Central Bank of Nigeria, 2025

SAMPLE SIZE OF RESPONDENTS

S/N	Bank Name	Human Resource Manager	Operations Manager	Logistics Manager
1	Access Bank Plc	1	-	-
2	Citibank Nigeria Ltd	-	1	-
3	Diamond Bank Nigeria Ltd	-	1	-
4	Ecobank Nigeria Plc	1	-	-
5	Enterprise Bank	-	-	1
6	Fidelity Bank Plc	-	-	1
7	First Bank of Nigeria Plc	1	-	-
8	First City Monument Bank (FCMB) Plc	-	-	1
9	Guaranty Trust Bank Plc (GTBank)	1	-	-

S/N	Bank Name	Human Resource Manager	Operations Manager	Logistics Manager
10	Jaiz Bank Plc	-	1	-
11	Keystone Bank Limited	-	1	-
12	Mainstreet Bank Limited	1	-	-
13	Polaris Bank Plc	1	-	1
14	Premium Trust Bank	-	-	-
15	Stanbic IBTC Bank Ltd	-	1	-
16	Sterling Bank Nigeria Ltd	-	1	-
17	Suntrust Bank Nigeria Ltd	1		1
18	Signature Bank	-	-	-
19	Union Bank of Nigeria Plc	1	-	-
20	Unity Bank Nigeria Ltd	1	-	-
21	United Bank for Africa (UBA) Plc	-	1	-
22	Wema Bank Plc	-	1	-
23	Zenith Bank	-	1	1