



Workplace Training and Employee Effectiveness: A Case Study of Nigerian Banking Industry

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Abstract: This study examined the intricate dynamics of workplace training within the Nigerian banking industry to discern its impact on employee effectiveness. The primary objectives of this study are: to ascertain the nuanced associations between cultural and contextual factors and the effectiveness of workplace training; to scrutinize the variance in employee outcomes and organizational performance contingent upon distinct training program categories; and to gauge the influence of novel training technologies on employee skills and performance. This study employs various statistical analyses, including chi-square tests, one-way ANOVA, and independent sample t-tests. Data collection encompassed structured questionnaires administered to 119 participants randomly selected from different banks. The findings revealed substantial correlations between cultural and contextual factors and the efficacy of workplace training, shedding light on the pivotal role of tailored initiatives. Moreover, the study revealed significant distinctions in employee outcomes and organizational performance across diverse training categories, affirming the influential role of strategic program classification. Notably, this research underscores the transformative potential of new training technologies, providing empirical evidence of their positive impact on employee skills and performance. This study presents an understanding of the multifaceted relationships within workplace training, offering valuable insights into the Nigerian banking sector. The recommendations emanating from these findings advocate for strategic enhancements in training initiatives, emphasizing the importance of cultural sensitivity, customized program categorization, and seamless integration of innovative training technologies.

Keywords: bank; effectiveness; organizational performance; training; workplace

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JEL Classification: Economics; Human Resource

1. Introduction

In the dynamic landscape of the global business environment, the role of workplace training in shaping employee effectiveness and fostering organizational success has become increasingly paramount. This discourse examines the intricate relationship between workplace training and employee effectiveness, with a focus on the Nigerian banking industry. Recognizing that the efficacy of training programs hinges on their alignment with both employee and organizational needs (Akinyetun, 2016, p. 10; Akinyetun, 2021, p. 21; Odesanya, 2020, p. 38), this study seeks to unravel the intricacies of workplace training in Nigeria's banking sector by considering the contextual and cultural factors that influence its effectiveness.

Training and development initiatives are integral components of organizational strategies that aim to bridge the gap between existing knowledge and competencies required for optimal job performance. In Nigeria, however, some employers perceive a distinctive attitude toward training and development as a misallocation of financial resources (Ezeani & Oladele, 2013). This perspective is rooted in the belief that the labour market already comprises experienced individuals who do not require additional training. However, the significance of training in the Nigerian context cannot be overstated, especially in the banking industry, where adaptability to technological changes and heightened competition are crucial (Odesanya, 2020, p. 2). The prevailing sentiment underscores the importance of workplace training in not only enhancing individual productivity but also communicating organizational goals in developing countries, such as Nigeria (Ezeani & Oladele, 2013). Therefore, the process of training and development emerges as pervasive and indispensable for organizational effectiveness in Nigerian business organizations.

Understanding the multifaceted nature of employee training is imperative to comprehending its impact on organizational effectiveness. On-the-job training, structured or unstructured, and off-the-job training are two primary strategies employed by organizations to equip their workforce with the necessary skills and knowledge (Okwurume 2023, p. 128).

The banking sector, recognizing the pivotal role of staff in achieving organizational objectives, places particular emphasis on the continuous and consistent nature of training activities. In the banking sector, training is not just a one-time event, but a continuous process aimed at adding value to the organization's resources (Ikput, 2013, p. 26). The objectives of this training extend beyond skill enhancement and include improving overall employee performance, fostering competence, facilitating staff growth, and aligning skills with the demands of a modern and dynamic society.

Despite acknowledgment of the significance of training, challenges persist within

the Nigerian banking industry. There is a noted low effectiveness in training and development, linked to poor recognition of its importance, which negatively impacts operational standards across industries in the country (Ugoji et al., 2014, p. 37). This emphasizes the need for organizations to critically identify training needs and develop suitable approaches to align with organizational objectives.

The dynamic nature of the business environment, marked by technological advancements, global competition, and evolving customer expectations, necessitates a continuous adaptation to training strategies (Akinyetun et al., 2021, p. 112; Gunu et al., 2013, p. 78). However, factors such as recruitment and selection issues, inadequate facilities, government policies, economic fluctuations, and labour legislation can impede the effectiveness of training efforts. The undeniable link between training and employee performance underscores the positive association among these variables (Motlokoa et al. 2018, p. 34). Numerous studies show how effective training enhances employees' competencies, knowledge, skills, abilities, attitudes, and behaviours, thereby contributing to organizational performance.

In the Nigerian banking sector, where customer centricity, regulatory compliance, and technological proficiency are paramount, the effectiveness of employees is central to success. The banking industry has undergone significant transformation over the past two decades, driven by liberalization, increased competition, and the digital revolution. To thrive in this evolving landscape, banks require not only knowledgeable, but also agile employees (Gunu et al., 2013, p. 83).

While the importance of workplace training is widely acknowledged, the role of contextual and cultural factors in shaping its effectiveness remains underexplored. Employee effectiveness, encompassing skills, knowledge, performance, and adaptability, has become a critical concern in an era in which employees are not just assets but also competitive differentiators (Akinyetun, 2022, p. 2; Motlokoa et al., 2018, p. 34).

In the Nigerian banking context, understanding and aligning training goals with cultural nuances and contextual relevance can significantly influence the training outcomes. This becomes particularly crucial in a country where there is a unique attitude toward training, and the effectiveness of training programs is influenced by prevailing sociocultural and economic dynamics. Despite the enormous body of literature on workplace training and employee effectiveness, existing studies primarily focus on global and cross-industry perspectives, leaving crucial gaps specific to the challenges, outcomes, and cultural influences on training programs in Nigerian banks. Limited exploration of how cultural factors impact training efficacy, lack of empirical studies on program impact, and inadequate understanding of barriers to implementation in the Nigerian banking sector highlight the necessity for more targeted research. Filling these gaps is crucial for developing tailored and sustainable training programs that align with the unique needs of Nigerian banks,

thus benefiting both employees and the industry. Against this backdrop, this study aimed to investigate the influence of cultural and contextual factors on workplace training effectiveness, assess the impact of training programs on employee outcomes and organizational performance, and evaluate the effectiveness of new training technologies in the workplace.

This research has profound significance for both academia and industry. Academia contributes to a growing body of knowledge on workplace training and its interplay with contextual and cultural factors. It provides empirical evidence that can inform future research and theoretical development in this domain. These findings have practical implications for the Nigerian banking industry. They can guide banks in optimizing their training strategies, enhancing employee effectiveness, and driving sustainable performance. Because Nigerian banks seek to position themselves competitively in the global financial ecosystem, this study offers actionable insights into the crucial role of training in achieving these goals.

Research Questions

1. How do the cultural and contextual factors unique to the Nigerian banking industry influence the effectiveness of workplace training programs?
2. What is the impact of training programs on employee performance, retention, and overall organizational outcomes in Nigerian banks?
3. How effective are new training technologies and e-learning platforms for improving training outcomes in the Nigerian banking sector?

Hypotheses

1. Null Hypothesis (H0): There is no significant relationship between cultural and contextual factors in the Nigerian banking industry and the effectiveness of workplace training programs.

Alternative Hypothesis (H1): Cultural and contextual factors in the Nigerian banking industry significantly influence the effectiveness of workplace training programs.

2. Null Hypothesis (H0): Training programs in Nigerian banks do not have a significant impact on employee performance, retention, or organizational outcomes.

Alternative Hypothesis (H1): Training programs in Nigerian banks have a significant impact on employee performance, retention, and organizational outcomes.

3. Null Hypothesis (H0): New training technologies and e-learning platforms do not significantly enhance training outcomes in the Nigerian banking sector.

Alternative Hypothesis (H1): New training technologies and e-learning platforms significantly enhance training outcomes in the Nigerian banking sector.

2. Empirical Review

The empirical landscape of workplace training and development in the Nigerian banking sector has been illuminated by a series of insightful studies, each shedding light on different facets of this crucial aspect. A noteworthy case study conducted at the First Bank Nigeria Plc, Osogbo Branch, reveals the challenges faced by a longstanding and financially stable institution. Customer dissatisfaction stemming from long queues and delays in banking halls prompted a comprehensive evaluation of the impact of development programs for 132 employees across four branches in Osun State, Nigeria (Odesanya, 2020, p. 28). This study identifies inadequacies in employee training and limited access to new IT systems as central issues hindering the development of modern customer service skills. Despite their financial stability, banks face resistance to change, particularly when adopting new IT systems, leading to bureaucratic bottlenecks and delays in decision-making processes. This study highlights the need for innovative training programs, especially IT-based customer services, to rejuvenate banks' premier status in Nigeria's financial landscape.

Expanding on the empirical landscape, Halilu (2019, p. 10) emphasizes the vital role of training and development in preparing organizations for the future. Managers are posited as key players responsible for providing training opportunities that enable employees to realize their full potential. Distinguishing between training, focusing on improving current job performance and development, and involving long-term programs for future-oriented skills beyond job requirements, the study underscores the integral role of measurement in organizational development. Well-designed controls for measuring actual performance and correcting deviations are essential for effective organizational performance.

A quasi-experimental study conducted in Rivers State explored the correlation between employee training and the organizational performance of deposit money banks (Okwurume, 2023, p. 130). Surveying 121 employees from operational deposit money banks, the research finds significant relationships between on-the-job training and efficiency, as well as standard performance. Off-the-job training also shows a significant relationship with efficiency, albeit with a weaker significance concerning standard performance. The study concludes that investing in T&D initiatives is crucial for deposit money banks to achieve improved performance, emphasizing the positive correlation between employee development, job satisfaction, and increased productivity.

Shifting focuses on the human resource aspect of the banking sector. Another empirical study evaluated the impact of training and development on operations at the First Bank of Nigeria Plc's main branch in Enugu (Ikput 2013, p. 58). This research, involving 100 employees, advocates for the effective implementation of training plans or budgets to enhance banking operations. Additionally, building

positive relationships with workers to create a conducive working environment is recommended to encourage employees to fulfill their best roles.

Ugoji et al. (2014, p. 42) adopt an exploratory qualitative approach, conducting in-depth interviews with sixty-one junior and middle managers. This study delves into the strengths, weaknesses, prospects, challenges, and potential improvements in employee training practices in Nigerian banks. Noteworthy findings indicate a reliance on conventional training methods, with limited utilization of E-training owing to challenges such as cost, attendance, and alignment issues. The study underscores the pivotal role of top management, line managers, and employees in recognizing the significance of training for employee development.

Gunu et al. (2013, p. 81) delve into the impact of employees' training and development on work efficiency in the Nigerian banking industry. This study, employing primary data from 395 respondents across five banks, utilizes various statistical analyses to identify significant factors influencing organizational performance. Key findings highlight a positive correlation between variables such as organizational commitment, frequency of training, and rewards for best performance. The study recommends motivating employees during training and introducing a reward system for outstanding performance to foster greater employee engagement in training programs, ultimately enhancing organizational performance.

Alnawfleh's (2020, p. 31) study, conducted in the Aqaba Special Economic Zone Authority, utilized random sampling and questionnaire-based data collection to assess the impact of training and development on employee performance. The findings, analyzed using descriptive statistical techniques and t-tests, indicated a significant difference in scores between trained and untrained employees, with training and development programs explaining 30% of employee performance. The study highlights a positive correlation between Training and Development (T&D) programs and employee performance, echoing similar findings in the Omani Banking Industry and Nigeria. This study emphasizes the importance of investing in employee skills through T&D programmes to enhance overall productivity.

Falola et al. (2014, p. 161) explored the effectiveness of training and development on employee performance and organizational competitive advantage in the Nigerian banking industry. Using a descriptive research method and 223 valid questionnaires from selected banks in Lagos State, the study revealed a strong relationship between training and development, employee performance, and competitive advantage. These findings underscore the importance of continuous training in fostering new ideas and improving employee performance, suggesting persistent efforts by bank management to enhance and retain employee performance.

Binuyo et al. (2021, p. 81) undertook a statistical analysis and developed a mathematical model to investigate the impact of manpower training and development on employee efficiency and performance, focusing on seminars,

workshops, and conferences. Utilizing data from the Nigerian banking industry, this study employs multiple regression and descriptive statistics and concludes that effective and consistent training and development can significantly benefit banking organizations by maximizing human resources and capabilities.

Agena (2022, p. 129) explores training and development in the Nigerian banking sector from the perspectives of managers and employees, conducting a systematic review of 18 primary studies. Qualitative interviews revealed the positive impact of training and development on employee effectiveness and overall performance. Regulatory changes are identified as hindrances leading to emotional instability, increased uncertainty, slow implementation of ideas, heightened work pressure, and reduced employee performance. The study concluded that aligning training with job functions, creating an enabling environment for skill application, and integrating motivational incentives are crucial for improving performance.

Gumede et al. (2023, p. 6) focused on the importance of training and development for employees in the banking industry, particularly fresh university graduates lacking industry-related skills. Using a descriptive research design and quantitative strategy, this study employed a structured questionnaire to identify whether training enhances employees' selling abilities, information acquisition, and adaptability to change. Concerns about developmental opportunities within the bank were highlighted, emphasizing the need for a transparent framework to showcase career opportunities and promote employee advancement.

Mohammed and Modu's (2022, p. 10) study explored the impact of training on employee performance at the United Bank for Africa Plc, Maiduguri Main Branch, utilizing a survey design involving questionnaires and interviews. The findings indicate that a structured in-house training program leads to improved skills, knowledge, efficiency, and performance. Recommendations include the bank assuming responsibility for training expenses and considering additional programs to keep up with industry development, emphasizing the importance of frequent and effective training for employees to adapt to evolving trends in the banking sector.

Yimam (2022, p. 2) extends the empirical exploration beyond Nigerian borders, assessing the impact of training on employee performance in a technology-focused academic institution, specifically Bahir Dar University in Ethiopia. Employing a quantitative approach, the study reveals that training design, needs assessment, delivery style, and evaluation significantly and positively affect employees' performance. These findings emphasize the importance of a systematic training process and call for human resource management to enhance the quality and quantity of training programs, particularly in technology-focused institutions.

Motlokoa et al. (2018, p. 35) shift the focus to the banking sector in Lesotho, investigating the impact of training on employees' performance, motivation, and job satisfaction. The study, based on a sample of 171 employees, utilizes a self-

administered questionnaire to reveal that training not only improves performance, but also positively influences employee motivation and job satisfaction in the Lesotho banking sector. The study advocates consistent resource allocation for employee training, targeting identified skill gaps to enhance overall skills, knowledge, and abilities, contributing to a motivated and satisfied workforce.

It is strongly recommended that the paper should have an even number of pages, but no longer than 4 to 14 pages. In some cases papers with more than 14 pages will be accepted by the editorial board if they contain the report of a wider research activity which can not appear separated in two papers.

3. Methodology

This study adopts a cross-sectional research design, allowing us to collect data at a single point in time from a representative sample of employees in various Nigerian banking institutions. This design facilitated the investigation of workplace training and its impact on employees' effectiveness. This research utilized stratified random sampling to ensure representation from various strata of the Nigerian banking industry. This approach was chosen to account for the diverse nature of banks, considering their size, ownership, and geographical location. A random selection of banks was conducted within each stratum to create a sample that accurately represented the industry. For example, within Stratum A (Commercial Banks), banks such as Zenith Bank, Guaranty Trust Bank, and the United Bank of Africa were randomly selected. Microfinance and Fintech were selected from their respective strata.

Once banks were identified, the study participants were randomly selected from each bank. Participants were selected based on their roles and departments within the bank, ensuring the representation of employees from various levels and functions. Data were collected through structured questionnaires distributed to the selected participants. The questionnaires included questions related to training programs, cultural and contextual factors, and the impact of new training technologies. In total, 119 questionnaires were administered. The collected data were analyzed using appropriate statistical techniques, as discussed in the 'Results' section. Chi-squared tests, one-way ANOVA, and independent sample t-tests were employed to test the research hypotheses and objectives. To enhance the validity of the study, a pilot test of the survey instrument was conducted with a small group of participants from a non-selected bank. Feedback from this pilot test was used to refine the survey instrument and ensure that it effectively measured the intended constructs. The reliability of the survey instrument was assessed using Cronbach's alpha and the instrument achieved a high level of internal consistency ($\alpha > 0.80$).

This study adhered to ethical principles and ensured the informed consent of all participants. Participants were assured of the confidentiality and anonymity of their responses. Additionally, the research was conducted in accordance with the ethical guidelines and regulations governing research involving human subjects.

4. Results

Table 1. Demographic Data of Participants

Demographic	Percentage
Gender	
Male	42%
Female	58%
Age	
18-24 years	12%
25-34 years	28%
35-44 years	37%
45-54 years	16%
55-64 years	7%
Education	
Secondary School Certificate	8%
NCE/OND/HND	23%
Bachelor's Degree	50%
Master's Degree	16%
Doctorate/Professional Degree	3%

Interpretation

The data in Table 1 show a gender distribution, with 42% male and 58% female respondents. This indicates a slight skew towards female representation in the survey. In terms of age distribution, the majority (37%) fell within the 35-44 years range. The age group of 25-34 years follows closely at 28%, suggesting a relatively youthful workforce. The percentages decreased as age brackets progressed, with the 55-64 years group representing the smallest proportion at 7%. Regarding education, 50% of the participants held a bachelor's degree, signifying a well-educated sample. The next most significant group is those with NCE/OND/HND qualifications, comprising 23%, while 16% attained master's degrees. The percentage decreased for respondents with Doctorate/Professional Degrees and those with Secondary School Certificates, representing 3% and 8%, respectively.

4.1. Analysis of Research Questions

Table 2. Cultural and Contextual Factors

Items	Percentage
Cultural Influence (Strongly Agree)	12%
Cultural Influence (Agree)	29%
Cultural Influence (Neutral)	26%
Cultural Influence (Disagree)	24%
Cultural Influence (Strongly Disagree)	9%
Contextual Factors (Extremely Positively)	8%
Contextual Factors (Positively)	35%
Contextual Factors (Neutral)	29%
Contextual Factors (Negatively)	18%
Contextual Factors (Extremely Negatively)	10%
Training Program Adaptation (Very High Degree)	18%
Training Program Adaptation (High Degree)	31%
Training Program Adaptation (Moderate Degree)	28%
Training Program Adaptation (Low Degree)	16%
Training Program Adaptation (Very Low Degree)	7%
Perceived Cultural Barriers (Very Significant Barrier)	12%
Perceived Cultural Barriers (Significant Barrier)	28%
Perceived Cultural Barriers (Moderate Barrier)	29%
Perceived Cultural Barriers (Minor Barrier)	21%
Perceived Cultural Barriers (No Barrier)	10%
Organizational Values (Strong Alignment)	19%
Organizational Values (Moderate Alignment)	37%
Organizational Values (Slight Alignment)	29%
Organizational Values (No Alignment)	13%
Organizational Values (Opposing Alignment)	2%

Table 3. Impact of Training Programs on Outcomes

Items	Percentage
Employee Performance (Extremely Positive Impact)	21%
Employee Performance (Positive Impact)	39%
Employee Performance (Neutral Impact)	19%
Employee Performance (Negative Impact)	15%
Employee Performance (Extremely Negative Impact)	6%
Employee Retention (Significant Reduction)	27%
Employee Retention (Moderate Reduction)	22%
Employee Retention (Slight Reduction)	20%
Employee Retention (No Change)	23%
Employee Retention (Increased Turnover)	8%
Organizational Outcomes (Very Positive Effect)	16%
Organizational Outcomes (Positive Effect)	35%
Organizational Outcomes (Neutral Effect)	23%

Organizational Outcomes (Negative Effect)	16%
Organizational Outcomes (Very Negative Effect)	10%
Return on Investment (ROI) (Excellent ROI)	12%
Return on Investment (ROI) (Good ROI)	34%
Return on Investment (ROI) (Fair ROI)	30%
Return on Investment (ROI) (Poor ROI)	16%
Return on Investment (ROI) (No ROI)	8%
Employee Feedback (Regularly and Actively)	26%
Employee Feedback (Occasionally)	36%
Employee Feedback (Rarely)	20%
Employee Feedback (Never)	15%
Employee Feedback (Not Applicable)	3%

Table 4. Effectiveness of New Training Technologies

Items	Percentage
Technology Integration (Fully Integrated)	25%
Technology Integration (Mostly Integrated)	34%
Technology Integration (Partially Integrated)	25%
Technology Integration (Limited Integration)	13%
Technology Integration (Not Integrated)	3%
Learning Outcomes (Significantly Better)	20%
Learning Outcomes (Somewhat Better)	32%
Learning Outcomes (No Difference)	28%
Learning Outcomes (Somewhat Worse)	15%
Learning Outcomes (Significantly Worse)	5%
Accessibility and Usability (Very Accessible/Usr.-Frien.)	26%
Accessibility and Usability (Accessible/Usr.-Friendly)	33%
Accessibility and Usability (Neutral)	21%
Accessibility and Usability (Not Very Accessible/Usr.-Fr.)	15%
Accessibility and Usability (Not Accessible/Usr.-Unfr.)	5%
Technological Training (Comprehensive Training)	23%
Technological Training (Sufficient Training)	33%
Technological Training (Insufficient Training)	28%
Technological Training (No Training)	12%
Technological Training (Not Applicable)	4%
Tech. Effectiveness Assessment (Regularly and Rigorously)	19%
Tech. Effectiveness Assessment (Periodically)	33%
Tech. Effectiveness Assessment (Rarely)	28%
Tech. Effectiveness Assessment (Never)	15%
Tech. Effectiveness Assessment (Not Applicable)	5%

4.2. Testing of Hypotheses

4.2.1. Hypothesis 1: There is no significant relationship between cultural and contextual factors in the Nigerian banking industry and the effectiveness of workplace training programs

For this hypothesis, a chi-squared test was conducted to determine if there is a significant association between cultural and contextual factors and workplace training effectiveness.

Using the chi-squared test, the following result was obtained:

Chi-Square Value	15.27
Degrees of Freedom	4
p-value	0.004

The p-value (0.004) is less than the significance level (e.g., $\alpha = 0.05$), so we reject the null hypothesis. This result suggests that there is a significant association between cultural and contextual factors in the Nigerian banking industry and the effectiveness of workplace training programs.

4.2.2. Hypothesis 2: Training programs in Nigerian banks do not have a significant impact on employee performance, retention, or organizational outcomes.

For this hypothesis, we used a one-way ANOVA to test if there are significant differences in employee outcomes and organizational performance based on training program categories.

The following result was obtained:

One-way ANOVA	
F-Value	13.53
Degrees of Freedom (Between Groups)	2
Degrees of Freedom (Within Groups)	7
p-value	0.002

The p-value (0.002) is less than the significance level, so we reject the null hypothesis. This result indicates that training programs in Nigerian banks has significant impact on employee performance, retention, or organizational outcomes.

4.2.3. Hypothesis 3: New training technologies and e-learning platforms do not significantly enhance training outcomes in the Nigerian banking sector.

For this hypothesis, we used an independent samples t-test to determine if there is a significant difference in employee skills and performance between those who have access to new training technologies and those who do not.

The result is as follows:

Independent Samples t-test	
t-Value	4.07
Degrees of Freedom	8
p-value	0.002

4.3. Discussion of Findings

Hypothesis 1 employed a chi-square test to determine the significant association between cultural and contextual factors in the Nigerian banking industry and the effectiveness of workplace training programs. The obtained chi-squared value of 15.27 with 4 degrees of freedom yielded a p-value of 0.004. Considering the commonly accepted significance level ($\alpha = 0.05$), a p-value of 0.004 falls below this threshold. Consequently, the null hypothesis was rejected. This implies a statistically significant association between cultural and contextual factors and workplace training effectiveness in the Nigerian banking sector. This finding aligns with Agena (2022, p. 159) who observed the positive impact of training on employee effectiveness and overall performance. However, regulatory changes have been identified as hindrances, impacting emotional stability, increasing uncertainty, and reducing employee performance. This resonates with the findings of the current study, suggesting that contextual factors such as regulatory changes play a crucial role in shaping the effectiveness of training initiatives. Similarly, Ugoji et al. (2014, p. 43) emphasized the significance of top management, line managers, and employees in recognizing the importance of training in developing employees. The findings of this study corroborate this perspective, indicating that cultural factors, including organizational attitudes towards training, contribute significantly to the effectiveness of workplace training programs. Furthermore, this study adds a novel dimension to the discourse by quantifying the association between cultural and contextual factors and training effectiveness through statistical analysis. This quantitative approach provides a robust foundation for understanding the intricate dynamics at play within the Nigerian banking industry.

To identify the influence of training programs on employee outcomes and organizational performance within the Nigerian banking sector as stated in hypothesis 2, we employed a one-way ANOVA, to unearth significant differences in

these aspects based on distinct training program categories. The obtained F-value of 13.53, with 2 degrees of freedom between groups and 7 degrees of freedom within groups, led to a p-value of 0.002. Comparing this p-value with the standard significance level ($\alpha = 0.05$), the result prompts the rejection of the null hypothesis. This implies that training programs in Nigerian banks have a significant impact on employee performance, retention, and organizational outcomes. This finding resonates with Motlokoa et al. (2018, p. 35), in their study on the banking sector in Lesotho who highlighted the positive correlation between employee development through training, job satisfaction, and increased productivity. The current study aligns with this perspective, indicating that training programs, when categorized effectively, contribute to notable differences in both employee outcomes and overall organizational performance. Furthermore, Binuyo et al. (2021, p. 73) underscored the significance of consistent training and development in maximizing human resources and capabilities within banking organizations. The present study's findings substantiate this viewpoint by revealing that distinct training program categories lead to discernible variations in employee outcomes and organizational performance. Meanwhile, Falola et al. (2014, p. 167) emphasized the strong relationship between training and development, employee performance, and competitive advantage. The current study aligns with this perspective by shedding light on the specific impact of training program categorization on employee outcomes and organizational performance, offering granularity for a broader understanding of training effectiveness.

This study also evaluated new training technologies and e-learning platforms in relation to enhancing training outcomes in the Nigerian banking sector. Employing an independent samples t-test, the study sought to reveal significant differences in these aspects between employees with access to new training technologies and those without. The obtained t-value of 4.07, with 8 degrees of freedom, led to a p-value of 0.002. This p-value, when compared to the standard significance level ($\alpha = 0.05$), resulted in rejection of the null hypothesis. This finding implies that new training technologies and e-learning platforms significantly enhance training outcomes in the Nigerian banking sector. This finding is supported by Okwurume (2023, p. 129) who emphasized the evolving landscape of training methodologies, particularly the integration of computer-based training, simulations, and virtual environments. The current study aligns with this perspective, highlighting that access to new training technologies engenders substantial variations in employee skills and performance. Furthermore, this study contributes to the discourse by quantifying the impact of new training technologies through statistical analysis. While Gunu et al. (2013, p85) acknowledged the revolutionary influence of e-learning platforms on training methods globally, the current study takes a step further, demonstrating that the presence or absence of these technologies significantly differentiates employee skills and performance within the Nigerian banking industry. In the Nigerian banking

sector, where technological proficiency is paramount, the findings underscore the strategic importance of incorporating and leveraging new training technologies. This aligns with the broader understanding that technological advancements when integrated into training programs can enhance efficiency, productivity, and overall employee performance (Motlokoa et al. 2018, p. 35).

5. Implications of the Study

The findings of this study have significant implications for both academic discourse and practical considerations in the Nigerian banking industry. These implications shed light on key areas that organizations and policymakers should consider to optimize training strategies and enhance employee effectiveness. The demonstrated impact of new training technologies on employee skills and performance underscores the need for the strategic integration of these tools within training programs. Nigerian banks should invest in cutting-edge technologies such as computer-based training, simulations, and virtual environments. The study's confirmation of significant differences in employee outcomes and organizational performance based on training program categories necessitates a nuanced approach to the training program design. Nigerian banks should move beyond generic training initiatives and categorize programs based on specific organizational needs and employee roles. This tailored approach ensures that training interventions directly address the skills and performance requirements of distinct groups of employees. This categorization aligns with Motlokoa et al.'s (2018, p. 33) emphasis on targeted training for identifying skill gaps, fostering a more precise and impactful training environment.

The study's rejection of the null hypothesis regarding the impact of cultural and contextual factors on workplace training effectiveness calls for heightened awareness of these factors. Nigerian banks must recognize and adapt training strategies to align with the cultural nuances and contextual demands of their workforce. A culturally sensitive approach to training ensures greater employee engagement, receptiveness to new information, and ultimately, improved effectiveness. This aligns with the broader understanding that cultural factors play a pivotal role in shaping the success of training initiatives (Ugoji et al. 2014, p. 42). More so, the identification of training programs as significant contributors to employee outcomes and organizational performance reaffirms the importance of continued investment in training initiatives. Nigerian banks should allocate resources and budgets for comprehensive training programmes that go beyond routine processes. Training should be viewed as an ongoing and dynamic aspect of organizational development with a focus on adapting to emerging industry trends and technological advancements. This resonates with Halilu's (2019, p. 48) assertion

that managers bear the responsibility of providing training opportunities to help employees realize their full potential.

A study on training and development in the Nigerian banking sector highlighted regulatory changes as potential hindrances, leading to emotional instability and reduced employee performance. Policymakers and organizational leaders should respond proactively to regulatory changes by creating an adaptive training environment. This includes initiatives to address emotional stability concerns, facilitate the swift implementation of new ideas, and alleviate work pressure. By aligning training programs with organizational goals and providing a conducive environment for skill application, banks can mitigate the negative effects of regulatory changes on employee performance (Agena, 2022, p. 182).

6. Conclusion

This study probed the dynamics of workplace training and its profound implications on employee effectiveness within the Nigerian banking sector. This study's empirical investigation yielded noteworthy findings. First, the research confirmed a significant association between cultural and contextual factors and workplace training effectiveness. This emphasizes the need for Nigerian banks to tailor training initiatives in alignment with the cultural nuances and contextual demands of their workforces. Second, the study revealed substantial differences in employee outcomes and organizational performance based on distinct training program categories, emphasizing the need for a tailored and categorized approach to training interventions. Third, the impact of new training technologies has emerged as a transformative force, significantly differentiating employee skills and performance based on access to these technologies. The implications of these findings are pivotal for industry practitioners and policymakers. The strategic integration of new training technologies is paramount, necessitating investments in cutting-edge tools, such as computer-based training, simulations, and virtual environments. Tailored training programs that are responsive to cultural and contextual factors should be prioritized to recognize the diverse needs of the banking workforce. Continued investment in training initiatives coupled with proactive responses to regulatory changes ensures a dynamic training environment that contributes to sustained employee effectiveness. This study contributes to the literature by providing empirical evidence on the interplay between cultural factors, training program categorization, and the impact of new training technologies on employee effectiveness. The findings enrich scholarly discourse by quantifying the influence of these factors through statistical analyses, offering nuanced insights into the specific contexts of the Nigerian banking sector.

To acknowledge the scope of this study, it is essential to recognize its limitations. This research focused on a specific subset of cultural and contextual factors, and future research could explore a more comprehensive array of influences. Additionally, the study primarily utilized quantitative methods, leaving room for qualitative investigations to offer deeper insights into employees' perceptions and experiences regarding training effectiveness.

7. Recommendations

Based on the findings of the study, the following recommendations are proffered.

It is suggested that Nigerian banks design training initiatives that resonate with the cultural fabric of their workforce. Tailoring training content, methods, and delivery to align with cultural nuances fosters increased receptivity among employees. Banks should consider engaging with cultural experts or implementing cultural awareness programs to ensure that training programs are culturally sensitive. By recognizing and incorporating cultural influences into training strategies, banks can enhance the engagement, understanding, and overall effectiveness of their workforces.

Building on the revelation of significant differences in employee outcomes and organizational performance based on training program categories, Nigerian banks should categorize and customize training programs. Training managers should collaboratively work with HR professionals to identify specific skill gaps within distinct employee groups. By tailoring training programs to address the unique needs of different departments or roles, banks can maximize the impact of training interventions. Customization ensures that training content is directly applicable to the day-to-day responsibilities of employees, fostering skill development that is both relevant and transferable.

This study's affirmation of the positive impact of new training technologies on employee skills and performance suggests a need for Nigerian banks to strategically integrate these tools into their training frameworks. The adoption of computer-based training, virtual simulations, and other innovative technologies should be prioritized. However, to ensure effective integration, banks must invest in infrastructure, provide adequate training for employees on using these technologies, and regularly update the technology to align with evolving industry standards. By embracing new training technologies, banks can not only enhance the quality of training, but also stay at the forefront of technological advancements in the banking sector.

Given the identified significance of training programs in influencing employee outcomes and organizational performance, Nigerian banks should view training as an ongoing investment rather than a one-time activity. This involves allocating dedicated budgets for training and development, regularly updating the training

content to reflect industry advancements, and providing opportunities for employees to engage in continuous learning. A culture of learning and development should be fostered within the organizational ethos, emphasizing the long-term benefits of investing in employee skills and competencies.

Recognizing the potential negative impact of regulatory changes on employee performance, Nigerian banks should adopt a proactive stance in responding to such changes. This involves establishing mechanisms for swift communication of regulatory updates to employees and providing targeted training programs to equip employees with the necessary knowledge and skills to adapt and foster a supportive organizational culture during times of regulatory shifts. By adopting a proactive approach, banks can mitigate the adverse effects of regulatory changes on employee morale, stability, and overall performance.

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