ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume VII Issue II February 2023

Employee Training and Organisational Performance of Selected Deposit Money Banks in Lagos State, Nigeria

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Abstract

Background: Background: Employee training is a strategic instrument for improving and sustaining organisational performance. The rapidly changing dynamics of an organisation's operating environment frequently necessitate constant training and retraining of its workforce to keep up with changing dynamics. In addition, the training of the workforce may assist the organisations in overcoming many challenges that the organisation faces, such as poor service, declining profitability, staff attrition, and less value to shareholders. Thus, the purpose of this study was to investigate the effect of employee training on the organisational performance of selected deposit money banks in Lagos State, Nigeria.

Methods: A cross-sectional survey research design was used in the study. The population consisted of 450 middle and senior management personnel from the banks chosen for their consistent, exceptional performance in key performance categories such as profitability, quality asset, quality service, and efficiency. Data was collected using a validated questionnaire, and the response rate was 76.9%. The study adopted both descriptive and inferential statistics to analyse the data.

Results: The linear regression analysis demonstrated a strong correlation between staff training and the organisation's performance. The unstandardised coefficient of employee training was 0.257 (p=0.000), indicating that employee training had a statistically significant effect on the organisational performance of the selected deposit money banks.

Conclusion: The study concluded that employee training is essential for the growth and development of organisations. The study suggested that bank management should guarantee that its employees receive frequent training, allowing them to acquire new skills that will make them more efficient and productive, keeping up with the changing dynamics of the environment and boosting their competitiveness.

Keywords: Deposit money banks, Employee training, Employee motivation, Employee compensation and Organisational Performance.

Introduction

Employee training could be described as a planned set of activities and processes for impacting or transferring knowledge and ideas to employees with the ultimate objective of acquiring skills and expertise (Chan & Snape, (2014). The skills and expertise are required to carry out organisational duties and responsibilities to achieve growth and development. These skill-acquisition activities could be in technical, vocational, or management disciplines. Employee training always helps employees to learn specific knowledge or skills which will improve performance in their current roles. Employee training allows employees to acquire particular information and skills to enhance their performance in their current jobs and future responsibilities. Organisations must train their staff to provide efficient and effective services to delight their clients and increase organisational productivity (Edralin, 2004). Organisations routinely train their staff to prepare them for leadership roles, enhance the value placed on intangible assets and human capital, improve customer services and quality emphasis, adopt new technologies, and attract and retain talent (Raja, Furqan, & Muhammad, 2011).

There are different types of training for varying categories of personnel, ranging from induction training for new hires through train-the-trainers programmes and other on-the-job training exercises. According to Vemi (2007), training exercises can be administered internally through training departments or units or externally through consultants or educational or specialised training organisations led by seasoned individuals and professionals. The objectives of employee training are to enhance recipient capability, productivity, and performance. According to Quartey (2012), the training of personnel increases organisational productivity, which in turn leads to a competitive edge over rivals. In addition, training provides numerous benefits to employees, including enhanced efficiency and effectiveness, self-confidence growth, and self-management assistance (Garavan, 1999; Hassan et al., 2010).

Different authors have characterised organisational performance in numerous ways based on their backgrounds and area of interest. According to Ibhagui and Olokoyo (2018), organisational performance refers to how organisations evaluate the effectiveness of their activities and how well their business units have met their predetermined goals and objectives within a defined time. Armstrong (2014) concluded that organisational performance consists of the actual output or results assessed against the organisation's anticipated outputs, which are its goals and objectives. An organisation's performance indicators can be measured in numerous ways. Among the metrics are operational efficiency, cost reduction, sustained profitability, asset quality, and customer acquisition. The study by Somoye (2008) believed that both internal and external factors could be used to categorise the performance difficulties that deposit money institutions in Nigeria are facing. These internal and external variables have had a negative impact on the expansion of banking institutions. Imala's (2005) study revealed that internal problems like mismanagement of resources, boardroom squabbles, fraudulent activities, personnel and labour force crises, and significant loan losses resulting in high provisioning for their risk assets could be highly damaging to the organisational growth. Further, Imala (2005) emphasised that most external issues relate to the challenging operating environment, resulting from inconsistent policies by the governments and its agencies that have negatively impacted the operations of the organisations.

Literature Review

Employee training could be described as an organised activity or event aiming to favourably influence knowledge, information, and other instructions to improve the recipient's competencies and performance or to assist him/her in attaining a specified degree of proficiency (Memoria, 2000). According to Armstrong (2009), training refers to a series of structured learning experiences that teach people how to execute current and future duties more successfully and efficiently. Training is to improve recipient capability, productivity, and performance. Falola et al. (2014) believed that when an organisation invests in customised training for its workforce, it could be highly beneficial because it ultimately increases overall productivity. However, training activities require leading processes before the training objectives can be met for both individuals and the organisation. In assessing employees' training needs, there is a need to be careful in designing the required training programmes, painstakingly carrying out training exercises, and objectively reviewing post-training outcomes. Ensuring that the training exercise meets its desired objective, improving employees' skills, will help the organisation's productivity.

Employee Training

Employee training is one of the effective programmes being used by management to reshape or refocus the organisation's activities so that they can provide superior customer service and compete favourably in the marketplace (Raja et al., 2011). According to Dennis and Griffin (2005), training is the planned process that enables employees to acquire job-related information, including behaviours and abilities. The study by

Quartey (2012) stated that employee training increases organisational efficiency, leading to a competitive edge over rivals. Alo (1999) noted that different types of training are utilised for various goals. There is on-the-job training, implant training, internship training, refresher training, job instruction training, apprenticeship training, and retirement training. Armstrong (2014) concluded that on-the-job training might involve instruction or mentoring by experienced professionals or trainers at a desk. Additionally, it may include individual or group assignments and projects, as well as the utilisation of team leaders and supervisors. Typically, co-workers, supervisors, managers, and mentors administer such training to help employees adjust and equip them with the necessary job-related skills.

Ejiogu (2000) stated that off-the-job training would consist of lectures, vestibule training, role-playing, case studies, discussions, and simulations, while Armstrong (2009) included group exercises, team building, distance learning, outdoor, and workshops. This training may be administered by staff of the training department, external education and training institutions, training providers, training consultants, or guest speakers. Boxall and Purcell (2016) stated that in most circumstances, there is a direct and positive relationship between employee training and organisational performance since training enhances employees' competence, skill, and efficiency levels, increasing organisational productivity. Ibhagui and Olokoyo (2018) stressed that the performance of an organisation is determined by how effectively and efficiently the managers employ organisational resources to serve customers and attain the firm's goals and objectives. Therefore, the more employees are trained and satisfied with their work and environment, the more likely they are to improve their organisation's performance.

Boxall and Purcell (2016) emphasised that training and development of personnel should be regarded as an investment rather than a cost because the organisation will benefit from the training it gives to the employees in the form of increased productivity in a future period. The organisation would benefit because the skills acquired through training would be put into productive activities. Employee training is critical to the success of an organisation because it teaches workers the proper use of technology, ensures a competitive advantage in the market, and increases productivity and profitability. Each training activity has distinctive qualities, such as inquiry-based, individualised, collaborative, and experience-sharing opportunities, which are meant to achieve particular aims and objectives (Alo, 1999).

Organisational Performance

Bababe and Gana (2011) defined organisational performance as how a business unit assesses or measures its achievement of predetermined goals and objectives over time. Jenatabadi (2015) relates organisational performance to the actions the organisation will take to achieve its goals, which include achieving sustainable growth and development. In most business organisations, performance criteria are analysed along the financial, market, and shareholder value lines. Lebans and Euske (2006) gave illustrative definitions of organisational performance, which consist of 1) Performance is a collection of financial and non-financial metrics that provide information on the degree to which objectives and outcomes are met. 2) Performance is dynamic and requires interpretation and judgement. 3) Performance may be interpreted differently depending on the person assessing the organisation's performance, and 4) to report an organisation's performance level, it would be necessary to quantify the outcome.

Needle (1989) believed that leadership and leadership styles, employees, information technology, innovation and development, corporate governance, efficiency and effectiveness, strategy, customers, suppliers, competitors, and government policies are essential factors that determine and sustain organisational performance.

Furthermore, Needle suggested that the absence of one or more of these characteristics will negatively impact organisational performance in some way. An organisation's performance indicators can be measured in numerous ways. Among the metrics are operational efficiency, cost reduction, increased profitability, asset quality, and customer acquisition. However, there are no single performance metrics or rationale for establishing performance criteria.

Consequently, each organisation and industry develop its performance requirements based on the environment in which it operates. Regardless of an organisation's evaluation approach, performance indicators are necessary for assessing the outcomes accomplished. Among the performance metrics in the banking business are achieving consistent and increasing profitability, regular dividend payment and bonus issuing, cost reduction, service efficiency, and corporate social responsibility involvement (Chaudhary & Sharma, 2012). Jenatabadi (2015) noted that organisations execute various operations to achieve their aims. For management to make educated decisions and determine the level of performance, it is necessary to quantify the recurring actions that utilise processes for an organisation's success. However, it should be noted that the metrics measurement of performance in service-related organisations like banking and telecommunications is quite different from government and other public-related ministries and their agencies because the objectives and the goals setting them up is quite different.

Employee Training and Organisational Performance

Empirical shreds of evidence (Naveed et al., 2014; Neelam et al., 2014) indicated that employees' training exercises are essential to the organisation because, through them, workers are educated about the effective use of technology. Also, opportunities for career advancement are created, and, generally, the effectiveness and efficiency of organisations' production processes are enhanced. The existence of every organisation in a competitive society depends on its ability to develop its human resources to be innovative, creative, and inventive, which will invariably increase performance and competitive advantage (Palo & Pahdi, 2003). Training improves employees' skills, knowledge, and competence, enhancing their capacity to function more efficiently. Houger (2006) emphasised that personnel are an organisation's most valuable asset and the key to acquiring a competitive advantage and that training is a vital tool for achieving this. The competency, skills, and abilities of an organisation's employees increase and sustain a greater output level. In the end, employee competency, abilities, and initiative are directly proportionate to an organisation's ability to compete with its peers. The increased environmental changes and technological advancements necessitate organisations to train their employees to stay up to the changing environment to maintain their survival.

Falola et al. (2014) concluded that training is essential for the sustainability of any organisation. This is supported by a further study by Naveed et al. (2014), who found a solid and favourable correlation between staff training and organisational performance. The study by Raja et al. (2011), on the other hand, placed a greater emphasis on on-the-job training, which, according to them, enables employees to have a greater understanding of their jobs and to learn more from their practical experiences than from theoretical or book knowledge.

Some Nigerian banking institutions have carved out niches for themselves and endeared themselves to their consumers by promptly carrying out transaction requests. According to the Central Bank of Nigeria (2014), GTbank and Zenith bank received Service Excellence awards for being the best customer-focused financial institutions in the nation. An organisation's employees' expertise and proficiency would naturally impact its capacity to maintain its current positions and achieve a competitive edge (Armstrong, 2014).

Training is required to improve workers' capability, reasoning ability, and competency (Lynton, 2000), boosting organisational performance (Bowen, 2004). In addition, training boosts the effectiveness and skills of staff, allowing them to provide superior customer service. David (2007) postulated that training enables employees to interact with customers effectively and promptly answer their requests and concerns. Derue et al. (2004) concluded that training fosters self-efficacy and improves job performance by replacing inefficient and ineffective work-related behaviours with efficient and effective ones. When businesses regularly deliver superior and high-quality service to their consumers, their patronage increases, allowing them to develop and improve their performance.

Theoretical Framework

The study's theoretical framework explained the theories that have impacted employee training and service rendering improvement. The study is anchored on three human capital theories: Human Capital theory, the Resource-based View and Social Learning theory. The theories explain employees' behaviour, attitudes and perceptions arising out of their experiences before and after each training exercise and what the organisations could do to achieve maximum productivity from different categories of employees at different times.

Human Capital Theory

Human capital theory refers to the stock of abilities, knowledge, and social and personal traits that embody the capacity to generate economic value that is inherent and quantifiable (Steven & Kali, 2017). In 1961, Theodore Schultz, Gary Becker, and Jacob Mincer popularised the current version of the theory, which may be traced back to Adam Smith in the 18th century. Theorists view humans and individuals as economic units that function as their economy. Its fundamental premise is that human investments may be quantified based on the economic value they can give to an organisation and society. According to the theorists, human capital consists of all the knowledge, talents, skills, abilities, experience, intelligence, training, judgement, and wisdom that individuals in a population, community, company, industry, and nation possess individually and collectively. The resources comprise the full capability of the people, which is a type of wealth or asset that can be mobilised towards the achievement of the aims and aspirations of a nation, an industry, a company, or a community (Becker, 1962; Mincer, 1993). The theorists argued further that, the skills that people acquire are a form of capital, human capital; this capital is acquired through deliberate investments in education and training; moreover, the skills are the capacities that contribute to economic production; and the earnings in the labour market are the means by which a person's productivity is rewarded, which is an aggregate economic view of the human being acting within economies, with an attempt to capture the social, biological, and psychological aspects of human behaviour (Becker, 1962; Mincer, 1993).

In addition, Burton-Jones and Spender (2012) defined human capital as the stock of acquired knowledge that contributes to an individual's economic productivity, whereas the Chartered Institute of Personnel and Development CIPD (2017) defined it as a productive wealth embodied in labour, skills, and knowledge. According to the human capital idea, education boosts the productivity and earnings of individuals, making education an investment. The human capital theory is predicated on the immeasurable nature of its various manifestations. For instance, economic capital can be quantified by its ability to generate salaries, whereas human capital has an intrinsic value that is not necessarily measurable. Also, human capital may be preserved but only sometimes thoroughly utilised, making it challenging to observe and research consistently.

Despite its popularity, the theory has been criticised by authors such as Bowles et al. (2001); Woodhall (2001); Dow (2012); Emrullah (2014); and Blair (2018). According to the opponents, the concept of human capital has been reinterpreted without sufficient explanatory force. In particular, Bowles and Gintis (1975) claimed that the theory is deceptive as both a framework for empirical research and a guide for policy making. They consider production as both a social and technical process and a shared dimension involving the transformation of raw materials into completed goods and of employees with a certain skill set and awareness type into workers with altered skill sets and consciousness types. In addition, labour is not a commodity but rather a resource whose effort must be channelled and utilised to generate profit. In addition, Sun, Zhao, and Yang (2010) concluded that the accumulation of skills and knowledge through education and experience is a crucial component of employee training. Ng and Feldman (2010) emphasised that the labour market rewards individuals for acquiring more human capital with access to better jobs, higher earnings, and more substantial incentives to remain. Greve et al. (2010) suggested that by summing the skills and competencies of an individual, it is possible to estimate his or her level of human capital. By calculating the skills and competencies of multiple workers, it is possible to estimate the level of human capital that an organisation can mobilise to achieve its goals. The talents and knowledge gained through education benefit both the individual and organisational levels and should be compensated accordingly.

Resource-Based Theory

The Resource-based theory is predicated on the notion that an organisation's internal resources influence its strategy and performance (Grant, 1991). These internal competencies can drive the firm's strategic perspectives and strategies to increase the business's efficiency and effectiveness. RBV theory emphasises the significance of resources and skills in setting the firm's activity boundaries at corporate and business strategy levels. Wernerfelt (1984) established the theory and emphasised that an organisation's persistent competitive advantage is founded on scarce, valuable, non-replaceable, and imperfectly imitable organisational resources and talents. RBV implies that organisations can achieve and maintain a competitive advantage by supporting the training of their workforce's competencies. According to Grant (1996), the firm's resources and capabilities are the basis of its long-term strategy since they give the fundamental direction for the plan and are the primary source of profits. Applying this theory to human resource management highlights individuals' importance in establishing a company's competitive edge, which ultimately contributes to sustained organisational productivity.

A company's investments in human capital through practical training are challenging to replicate. Today, resources such as technology are available to everyone and are simple to replicate. On the other hand, the training of human resources constitutes a complicated system and is viewed as a critical intangible asset that contributes to organisational efficiency and increased output. The theory facilitates understanding the value that training human resources brings to an organisation's success. The resource-based view is predicated on the notion that the future competitiveness of successful organisations will depend on the development of distinctive and unique capabilities, which are frequently implicit or intangible (Teece, 2014).

Moreover, the value-creating potential of strategy, the firm's ability to develop and maintain a successful market position, is largely contingent on the rent-generating capability of its underlying resources and capabilities (Conner, 1991). The resource-based perspective posits that competitive advantage and performance outcomes result from firm-specific resources and competencies that are difficult for rivals to replicate (Barney, 1991, 1995; & Wernerfelt, 1984). If these resources and competencies contain particular features, they might be crucial components of a sustained competitive advantage and superior corporate performance. A company's competitiveness depends on its ability to shape a set of resources that competitors cannot easily imitate. When mobilised with the aid of organisational and managerial systems developed by the company, these resources will provide the company with a series of distinctive capacities that enable it to generate long-term, sustainable income (Fernández, 2015).

The RBV of the company has traditionally assumed the existence of a particular static equilibrium, primarily being based on the concept of non-imitability and neglecting environmental changes that could undermine the company's competitive advantage (Mahoney, & Pandian, 1992; Teece et al., 1997). Abandoning such an assumption of stability brings us closer to a more dynamic approach to the firm's RBV, which recognises the need to renew, relocate, and reuse resources. The renewal is necessary to maintain competitive advantages in an environment such as the one that currently prevails and is characterised by its dynamic nature (Chan & Snape, 2014). The company develops and implements new policies in areas including recruitment and selection, training and career development, and remuneration, among others. A business will typically invest in its employees' training and career advancement to boost their productivity. Therefore, a business will only train staff in the abilities and skills that are essential for completing jobs more efficiently and effectively (Grant, 2004). As a result, the resource-based paradigm has made it feasible to recognise the significance of human resources to an enterprise's competitive advantage. Although a competitive advantage has the potential to be sustained, this is only sometimes the case. A rival firm can enter the market with a resource capable of nullifying the former firm's competitive advantage, resulting in lower rents (Barney, 1995).

Social Learning Theory

Social learning theory proposes that individuals learn from one another through observation, imitation, and modelling (Bandura et al., 1963). The theory proposed by Bandura (2011), which incorporates attention, memory, and motivation, has been considered a bridge between behaviourist and cognitive learning theories. It highlights the significance of observing and modelling the behaviours, attitudes, and emotional responses of others. Vicarious reinforcement is learning through the observation of rewards and punishments, in addition to observing behaviour. whether the human acts on an issue depends on what has been learned and the degree to which the model is reinforced. The potential to alter past behaviours. Biological theorists have criticised the Social Learning Theory because it completely disregards an individual's physical state. In addition, they assert that the social learning theory excludes individual genetic, cognitive, and learning distinctions (Muro, & Jeffrey, 2008). For instance, if a person observed a hanging or a horrific homicide, he or she could react in various ways. The social learning theory disregards the biological readiness of the individual to learn and the role of the brain in processing information from the social environment, which is crucial to learning theory.

Methodology

The study employed cross-sectional survey methodology, and 450 respondents from the selected deposit money banks were sampled using a validated 6-point Likert scale ranging from strongly agree to strongly disagree. The respondents were middle and senior management personnel from Lagos-based deposit money banks. Three hundred forty-six copies of the questionnaire were returned, representing a response rate of 76.9%. The banks were chosen according to their consistently strong profitability, deposit growth, asset quality, operational efficiency, shareholder value, and contributions to the growth of the Nigerian economy.

Result and Discussion

Relationship between Employee Training and Performance of Deposit Money Banks

Table 1 Regression Analysis for Effect of Employee Training and Organisational Performance

Coefficients						
Model		**Unstandardised Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	**Std. Error**	**B (Beta)**		
	(Constant)	16.050	0.682		23.46	0.000
	Employee Training	0.257	0.035	0.386	7.305	0.000
R= 0.386		R^2 = 0.149		F = 53.369 Durbin Waston = 2.482		

Source: Researcher's Field Survey, 2021

The relationship between the explanatory variable (employee training) and organisational performance is analysed in Table 1. The unstandardized coefficient of employee training in the table is 0.257 (p = 0.000 < 0.05), indicating that employee training has a statistically significant effect on the organisational performance of the selected deposit money banks in Lagos State, Nigeria. The result further shows a

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume VII Issue II February 2023

moderate correlation (R = 0.386) between staff training and organisational performance, as seen in Table 1. In addition, further examination of Table 1 indicated that the modified coefficient of determination, R^2, was 0.149, indicating that employee training accounted for 14.9% of the variance in the organisational performance of the selected deposit money banks. A p-value of 0.000 indicates that the regression model is 95 percent significant. However, the remaining 95% of unexplained variance may be attributable to factors not included in this study. The result further indicates that indicates that staff training played a statistically significant role in explaining changes in the performance of the organisation. The following equation is a summary of the regression model developed to estimate the impact of staff training on the organisational performance of deposit money institutions.

OP = 16.050 + 0.257ET …………………………………eqn 1

Where:

OP = Organisational performance

ET = Employee Training

The preceding regression equation demonstrates that if employee training were held constant, the organisational performance of the selected deposit money banks in Lagos State, Nigeria, would be 16.05 at the 95% confidence level used in the study. In addition, a p-value less than 0.05 indicates that the independent variable is statistically significant. The results also indicate that an increase of one unit in staff training opportunities would result in a 0.257% gain in the organisational performance scores of the selected deposit money institutions. In summary, the findings suggest that employee training favours the organisational performance of deposit money institutions in Lagos State, Nigeria.

Discussion of findings

The regression analysis revealed a positive and statistically significant effect of employee training on the organisational performance of deposit money banks (F (4,346) = 53.369, p0.000, R2 = 0.149), indicating that employee training was statistically significant in explaining variations in organisational performance. Conceptually, given the significance of training in organisational development, every organisation devise strategies to train its employees, which is more of a long-term investment by the company to have a pool of trained human resources to withstand changes in the operating environment and compete favourably with peers. The findings concurred with Hassan, Bashir et al. (2010) conclusion that it is always vital for employers to improve the abilities of their employees, which would also assist organisations in achieving their goals and expanding. In addition, the study by Neelam et al. (2014) stated that for an organisation to be successful, it must employ qualified personnel who have received the proper training to achieve its objectives. Similarly, Chan and Snape (2014) found that training has good benefits on the performance of its employees and that when organisations fail or refuse to educate their staff, it has negative consequences on the quality of service and the overall productivity of the organisation.

Training should be a top priority to increase the service quality of employees and enable them to meet their goals. Partlow (1996) asserted that training design and delivery style contribute significantly to employees' competence and skill. He remarked that organisations that build a good training plan following both the needs of the employees and the needs of the organisation consistently get positive outcomes. Training boosts the effectiveness of personnel, allowing them to provide seamless services to clients. In addition, it enables employees to adapt to advances and accept new technology by enhancing their critical thinking and inventiveness to make better decisions and be more productive (Falola et al. (2014). The study by Quartey (2012) emphasised that staff training contributes to improving organisational productivity, resulting in a competitive edge over rivals. Vemi (2007) claimed that training is a deliberate step toward enabling employees to acquire job-related knowledge, such as behaviours and abilities. Alo (1999) noted that different types of training are utilised for various goals. There is on-the-job training, implant training, internship training, refresher training, job instruction training, apprenticeship training, and retirement training. In most circumstances, there is a positive association between employee training and organisational performance, as training enhances employees' competence, abilities, and efficiency, boosting organisational productivity. A company's performance reflects the effectiveness and efficiency with which its management utilise organisational resources to satisfy consumers and achieve its goals and objectives. The more people are trained and satisfied with their work and environment, the more likely they are to improve the performance of their organisations.

Boxall and Purcell (2016) emphasised that personnel training and development should be viewed as an investment and not as a cost or expense, adding that poor performance, ignorance, and a lack of dedication to duty are considerably more expensive business hurdles that hamper the success of an organisation. Training employees is critical to the success of an organisation because it educates workers on the effective use of technology, ensures a competitive advantage in the market, promotes employee safety and health, and increases productivity and profitability. Each training activity has distinctive qualities, such as inquiry-based, individualised, collaborative, and experience-sharing opportunities, which are meant to achieve particular aims and objectives (Alo, 1999).

Conclusion and Recommendations

Employee training and the organisational performance of selected deposit banks in Lagos State, Nigeria, were the focus of this study. Evidence was presented demonstrating the positive impact training opportunities have on organisational performance, which in turn aids in maintaining productivity. Furthermore, a positive and statistically significant correlation between training programmes and organisational performance was found using a regression analysis with a cross-sectional survey design. The study found that organisations that invest in their employees by providing regular training are more likely to have a large enough pool of skilled workers to maintain performance. This is especially important in the current economic climate, where fierce competition means that only companies who continuously produce exceptional services will see an increase in their proportion of the market.

Based on the findings, deposit money banks were urged to develop and implement effective training policies and procedures for their staff. Bank executives need to allocate more resources to training programmes. The bank's products, standard operating processes, report generation, and customer service should all be included in this training. Workers gain significantly from training, as it helps them become more productive and effective, builds their self-confidence, and makes it easier for them to take charge of their work. Organisations that fail to invest in employee training are more likely to have adverse outcomes due to a large number of employees that are either untrained or inadequately trained. Poor service delivery, avoidable mistakes, service and production disruptions, and the like are some of the issues these untrained workers often bring to an organisation. This, in turn, can lead to missed deadlines and broken covenants, which can cost valuable customers and ultimately lead to the loss of customers and the inability to make a profit. The result would be a steady decline in overall productivity which could lead to the organisation's collapse.

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