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Validating the Impact of Human Resource Development Practices on Affective Commitment in Nigerian Deposit Money Banks

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ABSTRACT

Within the contemporary Nigerian banking ecosystem, empirical ambiguity persists regarding how specific human capital development mechanisms translate into optimized workforce attitudes-a gap that critically undermines strategic interventions aimed at stabilizing volatile employment relationships. Addressing this theoretical and empirical omission, this study investigated the predictive capacity of Human Resource Development (HRD) practices on employee affective commitment within selected Deposit Money Banks in Akure, Ondo State, Nigeria. To ensure a granular structural analysis, the composite architecture of HRD was deconstructed into three latent dimensions-training and development practices, career development practices, and organisational development (OD) practices-which served as the independent operational framework, while affective commitment was modeled as the terminal attitudinal outcome. Adopting a quantitative, cross-sectional research design, primary data were generated from a sample of 294 banking professionals via structured questionnaires and subjected to both descriptive and inferential statistical treatments. The aggregate structural model demonstrated that the unified, composite construct of HRD practices acts as a highly significant, positive predictor of employee affective commitment. However, a deconstructed parameter evaluation revealed distinct variations among the individual paths: organizational development practices emerged as the primary driver of affective commitment ($\beta = 0.279$, $t = 7.211$, $p < 0.01$), followed by a statistically significant but marginal direct effect from career development practices ($\beta = 0.083$, $t = 2.375$, $p < 0.05$). Conversely, the regression path for standalone training and development practices proved structurally weak and statistically non-significant ($\beta = 0.018$, $t = 0.678$, $p > 0.05$), indicating a departure from traditional human resource management consensus. Ultimately, this study concludes that while isolated, short-term skill acquisition programmes fail to independently generate psychological alignment, the holistic, bundled implementation of practices for enhancing human capital functions as a vital catalyst for cultivating deep institutional attachment and emotional loyalty within the Nigerian financial services sector.

Keywords: HRD practices, training and development practices, career development practices, organisational development practices, affective commitment

INTRODUCTION

The foundational paradigm of Human Resource Management (HRM) posits that organizational efficacy is an emergent property of collective workforce performance, wherein corporate success is inextricably linked to the congruent attainment of strategic objectives at both the individual and institutional levels (Owoeye et al., 2020; Ogochukwu et al., 2022). While individual behavioral outcomes serve as a critical precursor to aggregate macro-level performance, this trajectory is governed by Human Resource Development (HRD)-a systematic architecture designed to augment workforce knowledge, skills, and abilities (KSAs) through planned training, career progression, and structural interventions (Otoo & Mishra, 2018; Torraco & Lundgren, 2020). Grounded in Social Exchange Theory (SET) and Self-Determination Theory (SDT), this relationship is heavily mediated by employee perception; when workers view HRD investments as institutional validation of their intrinsic worth, it triggers a socio-emotional obligation of reciprocity that optimizes workplace behaviors (Cross & Dundon, 2019; Rigby & Ryan, 2018). However, because these behavioral pathways are highly context-dependent, the operationalization of HRD requires localized empirical scrutiny within specific socio-economic ecosystems.

In the contemporary Nigerian macro-environment, this contextual investigation is urgently demanded within the banking sector, which serves as a vital institutional linchpin mandated with executing high-stakes national development imperatives, such as accelerating financial inclusion and expanding credit to micro, small, and medium-sized enterprises (MSMEs) (Siano et al., 2020; Soetan et al., 2024). Despite the critical nature of these macroeconomic milestones, the sector's operational resilience is chronically impeded by infrastructure deficits, operational mismanagement, and a profound human capital paradox (Siano et al., 2020). While institutional efficacy remains stringently contingent upon workforce dedication, the domestic labor market is characterized by a severe "brain drain"-a destabilizing, widespread flight of highly skilled professionals migrating away from the sector (Abu-Rumman, 2021; Nnoruga & Osigwe, 2023). This acute talent attrition directly undermines the capacity of financial institutions to fulfill their core developmental mandates.

Consequently, a critical empirical gap emerges at the intersection of strategic HRD and talent retention within this volatile financial climate. While the broad nexus between HRD interventions and aggregate performance is well-documented, contextual literature within the Nigerian banking architecture has failed to sufficiently explore the precise psychological mechanisms through which HRD fosters affective commitment (Anwar & Abdullah, 2021; Okafor & Chimereze, 2020). Given the escalating personnel turnover rates that threaten to destabilize the industry, there is an urgent academic and practical imperative to investigate how strategic development programs can be leveraged as psychological anchors to cultivate employee commitment, thereby mitigating the brain drain and addressing a significant omission in contemporary HRM scholarship.

LITERATURE REVIEW

Conceptual Review

Human Resource Development

The strategic imperative within Human Resource Development (HRD) scholarship centers on the transformation of human resources into high-value human capital to catalyze the attainment of predetermined institutional objectives (Banmairuroy et al., 2022). Scholars conceptualize Human Resource Development (HRD) as a multifaceted, integrated organizational system designed to actualize this transformation by optimizing both individual and collective performance outcomes (Piwowar-Sulej, 2021). This systematic architecture conventionally synthesizes a synergistic portfolio of practices, including structured and unstructured learning activities, training and development, career progression frameworks, performance appraisals, and strategic compensation models (Kareem & Hussein, 2019; Otoo & Mishra, 2018). By deliberately shaping employee values, beliefs, attitudes, and core competencies, these meticulously designed programmes equip the workforce to navigate structural change, enhance productivity, and satisfy rigorous performance expectations (Clardy, 2008; Otoo, 2019; Wang et al., 2017). Ultimately, HRD practices function as systemic organizational mechanisms calibrated to continuously elevate employee capabilities, thereby ensuring operational readiness for both immediate task execution and future institutional roles (Haslinda, 2009; Sung & Choi, 2014).

Because the accumulation of robust human capital serves as a primary driver of organizational efficacy and sustainable competitive advantage, HRD practices command substantial capital investment and strategic prioritization from institutional leadership (Werner & DeSimone, 2006). Empirical literature demonstrates that substantial investments in developmental frameworks are crucial not only for engineering a highly adaptable, future-ready workforce but also for mitigating contemporary talent attrition (Hassan et al., 2006). Under regular operational conditions, employees are significantly more inclined to seek alternative employment if they perceive an institutional deficit in commitment toward their professional trajectories. Consequently, contemporary HRD architectures increasingly adopt a long-term, future-oriented posture, incorporating macro-level interventions such as strategic talent management, formal mentoring, structured employee orientation, and robust succession planning (Frank et al., 2004, as cited in Shuck et al., 2014; Yuvaraj & Mulugeta, 2013). These proactive initiatives collectively cultivate a agile workforce capable of executing rapid, flexible responses to shifting macroeconomic and operational demands, thereby reinforcing the long-term survival and success of the enterprise. In the HRD literature, the practices designed and implemented to enhance human capital so as to enhance desired outcomes at both individual and organisational levels tilted towards training and development, career development and organisational development practices.

Training and Development Practices

As a foundational cornerstone of Human Resource Development (HRD), Training and Development (T&D) functions as a systematic, integrated suite of planned programs engineered to foster work-related learning and maximize individual potential in alignment with overarching organizational objectives (Jacobs & Washington, 2003; Kareem & Hussein, 2019; Swanson & Holton, 2001). In a highly dynamic and increasingly automated business landscape, continuous T&D interventions are critical diagnostic and operational tools for preserving market competitiveness, maintaining workforce engagement, and altering ineffective employee behaviors to optimize retention and job satisfaction (Samuel & Chipunza, 2013). To ensure strategic efficacy, any training initiative must originate from a rigorous Training Needs Analysis (TNA)-a foundational diagnostic process that systematically evaluates necessary job responsibilities, task requirements, and essential competencies (knowledge, skills, and abilities, or KSAs) within a specific organizational context. A methodical TNA not only establishes learning objectives and evaluative metrics but also prevents the common pitfall of relying on superficial employee inquiries, which frequently fail due to a lack of objective workforce self-awareness regarding genuine skill deficits (Baddeley & Longman, 1978).

Once a TNA establishes a clear blueprint for instructional design, employee KSAs are systematically augmented through a diverse portfolio of specialized T&D modalities, primarily encompassing mentoring, coaching, job rotation, and experiential workshop training. Mentoring leverages the expertise of seasoned professionals to provide career guidance and facilitate knowledge transfer across various structural configurations, while coaching relies on active listening, empathy, and targeted goal-setting to guide individuals toward distinct professional milestones (Afandi, 2021; Susanto & Sawitri, 2022). Complementing these socio-emotional frameworks, job rotation systematically shifts employees across horizontal, vertical, or functional boundaries to cultivate operational flexibility and broader systemic perspectives (Suleman et al., 2022). Finally, workshop training offers highly interactive, small-group environments focused on the practical and experiential application of technical, soft, or business skills (Neville et al., 2020). Collectively, when these practices are executed alongside a clear understanding of whether a performance deficit requires a training or non-training intervention, they form a robust framework for continuous workforce optimization and long-term organizational survival.

Career Development Practices

Career Development occupies a central paradigm in contemporary human resource research, with career management denoting the deliberate portfolio of practices deployed to attract, nurture, and retain premier talent in alignment with an organization's strategic imperatives (Lis et al., 2022). Conceptualized as a sequential and cumulative collection of professional roles, learning milestones, and life responsibilities undertaken across an individual's lifespan, the contemporary career trajectory has evolved to necessitate continuous skill acquisition and lifelong learning within an increasingly volatile labor market (Nadarajah et al., 2012). To remain resilient and adaptable, modern organizations formalize career development as a core business strategy, dedicating institutional resources to cultivate both job mastery skills-those fundamentally required for immediate, successful task execution-and broader professional growth skills that transcend current job descriptions (Khan, 2015; Mutua, 2022). Backed by robust top management support and institutional encouragement, these development opportunities serve as critical drivers of employee motivation and organizational performance, establishing a powerful psychological anchor for talent attraction and long-term retention (Kieti et al., 2024).

To operationalize these strategic objectives, organizations deploy a comprehensive architecture of targeted career management activities, principally encompassing talent management, succession planning, formal employee promotions, and strategic job assignments (Lyria et al., 2017). Talent management operates as a data-driven, systematic process of identifying, developing, and engaging high-potential individuals to secure a sustained competitive advantage, while succession planning mitigates structural risk and ensures leadership continuity by proactively preparing future leaders for critical executive roles (Lewis, 2006; Salau & Nurudeen, 2022). Complementing these macro-level interventions are individual-level advancements, such as employee promotions-which elevate individuals to higher organizational echelons with expanded responsibilities and compensation to enhance job satisfaction-and strategic job assignments (Duru et al., 2023). By methodically allocating specific tasks through permanent, temporary, or project-based assignments, organizations ensure optimal alignment between worker competencies and operational roles (Ahmadian Fard Fini et al., 2017). Collectively, this integrated ecosystem of career development practices builds a robust talent pipeline, optimizes workforce productivity, and substantially diminishes destabilizing turnover rates.

Organisational development Practices

Organizational Development (OD) comprises the planned, systemic interventions engineered to enhance an organization's overall efficiency, cultural integrity, and architectural capacity (Parumasur, 2012). When synchronized with robust organizational design principles, OD interventions optimize employee satisfaction and retention by engineering structures that directly accommodate workforce needs and clarify role definitions, hierarchies, and information channels. This proactive alignment serves as an institutional mechanism to streamline workflows, elevate productivity, and diagnose existing operational inefficiencies before they compromise process flows. Furthermore, a well-conceived organizational architecture optimizes institutional decision-making by establishing clear pathways for collaborative, decentralized choice-making, while building systemic flexibility that allows enterprises to remain agile, proactive, and resilient against market disruptions. Ultimately, this integration of design and OD principles facilitates scalable, sustainable growth, ensuring that physical expansion does not degrade employee well-being, teamwork, or collective productivity.

To operationalize these macroeconomic outcomes, scholars identify a critical suite of behavioral OD interventions, including the cultivation of employee engagement, strategic recognition, flexible work arrangements, and structured team building. Employee engagement-the cognitive, emotional, and behavioral absorption of workers within their roles-is systematically fostered through increased autonomy, work-life balance, and participation in decision-making to drive corporate success (Anitha, 2014; Motyka, 2018; Truss et al., 2013). This is heavily augmented by targeted employee recognition frameworks, which deploy formal, informal, monetary, or non-monetary praise to elevate morale, reduce turnover, and reinforce the employer brand (Bradler et al., 2016; Yang et al., 2022). Complementing these psychological motivators, the integration of flexible work arrangements, such as telecommuting and compressed workweeks, yields documented cost savings and improved job satisfaction (Bett et al., 2022). Finally, formal team-building activities serve as an essential social intervention, utilizing experiential and cooperative exercises to cultivate interpersonal trust, optimize communication, and forge the cohesive bonds necessary for sustained collective performance (Dyer et al., 2013).

Affective Commitment

Organizational commitment is conceptualized by Allen and Meyer (1991) as a psychological state characterized by an employee’s willingness to exert discretionary effort toward institutional objectives, a strong disposition to identify with the employer, and a deep-seated emotional attachment to the enterprise. Methodological frameworks traditionally bifurcate this construct into a tri-dimensional taxonomy consisting of affective, continuance, and normative commitment (Cheng, 2014). Continuance commitment is instrumental, driven by an analytical appraisal of the social and economic costs and benefits associated with organizational departure, while normative commitment reflects a moralized, perceived obligation to remain with the institution. Conversely, affective commitment represents the primary psychological anchor within this taxonomy, embodying an employee's genuine emotional alignment, identification, and substantive involvement with their respective organization.

Within the empirical literature, affective commitment has gained the most significant traction, routinely validated as a powerful behavioral antecedent to optimized performance outcomes at both the individual and aggregate corporate levels (Jussila et al., 2012; Mercurio, 2015). When workers exhibit high levels of affective dedication, the probability of achieving the core mandates for which the enterprise was founded increases exponentially. Crucially, contemporary human resource scholarship notes that direct pathways between macro-level organizational systems and performance outcomes often lack comprehensive empirical validity when examined in isolation. Investigating affective commitment as a vital attitudinal and behavioral mediator is therefore essential, as it clarifies the indirect, nuanced mechanisms through which structural HRD practices translate into heightened performance outcomes at the micro and macro levels of the workplace.

Empirical Review

The empirical literature investigating the nexus between Human Resource Development (HRD) and workforce outcomes consistently demonstrates that systematic interventions positively predict employee attitudes and organizational performance, yet existing studies are characterized by significant conceptual, methodological, and structural gaps. Early foundational research in the Nigerian and broader African contexts confirms that human capital initiatives-such as strategic training, development climates, and general Human Resource Management (HRM) frameworks-significantly bolster employee commitment, heighten job satisfaction, and reduce turnover intentions (Amah & Oyedele, 2019; Benjamin & David, 2012; Otoo, 2022; Tumwesigye et al., 2020; Wegwu and Princewill, 2022). Similarly, international and sectoral studies validate that structured HRD interventions generate optimized individual and institutional performance metrics (Arubayi et al., 2020; Elisa et al., 2022; Uraon, 2018). However, this body of literature frequently suffers from a severe operationalization deficit. Many studies fail to delineate the exact constituent components of HRD, neglect to adequately conceptualize and measure specific employee-level performance metrics, or rely heavily on narrow, cross-sectional designs that overlook critical components of training, career progression, and structural organizational development (Arubayi et al., 2020; Elisa et al., 2022).

Furthermore, a significant limitation within contemporary research is the pervasive reliance on a piecemeal, fragmented approach to evaluating HRD practices rather than examining them as an integrated, bundled system. For instance, while localized investigations confirm that standalone interventions like mentoring, job rotation, and specific localized training methods can enhance productivity, minimize operational waste, or influence turnover, their findings are heavily fragmented and occasionally contradictory (Adejare et al., 2020; Kponee, 2020; Olai et al., 2023; Suleman et al., 2022). Certain on-the-job and formal training configurations have unexpectedly yielded negative performance outcomes, exposing systemic inefficiencies and a lack of clear conceptual clarity regarding how these human capital practices function in real-world settings (Adejare et al., 2020; Odira, 2022). Additionally, prior studies frequently restrict their scope to isolated qualitative literature reviews that lack empirical validation, or they limit their sampling configurations to single departments or highly specific industries-such as manufacturing or oil and gas-which severely restricts the external validity and generalizability of their findings to broader, highly volatile service sectors like banking (Adejare et al., 2020; Anosa, 2021; Suleman et al., 2022; Vincent, 2020).

Most critically, the precise underlying mechanisms within the "black box" connecting HRD interventions to terminal performance outcomes remain insufficiently explored and theoretically unjustified. While scholars recognize that employee attitudes and behaviors serve as essential pathways through which macro-level systems influence corporate efficacy, few studies have empirically modeled or validated these indirect relationships within a unified framework (Benjamin & David, 2012; Otoo, 2022; Wegwu & Princewill, 2022). Landmark studies have occasionally highlighted the importance of boundary conditions, such as ethnic similarity or absorptive capacity, yet they stop short of evaluating core psychological anchors (Amah & Oyedele, 2019; Arubayi et al., 2020). Prior research has focused heavily on outcomes like general job satisfaction or broad turnover intentions using restricted HRM sub-components, leaving a stark empirical gap regarding how a holistic bundle of HRD practices directly fosters affective commitment to drive multi-level performance (Tumwesigye et al., 2020). This present study addresses these compound deficiencies by moving away from piecemeal analyses, bundling core HRD practices and explicitly investigating its effects on affective commitment in an organisational setting.

Theoretical Framework and Hypotheses Development

Human Capital Theory (HCT), rooted in the seminal scholarship of Mincer (1958), Schultz (1960), and Becker (1962), posits that individual productivity and economic returns are direct functions of accumulated knowledge, skills, and abilities (KSAs). Within organizational settings, this framework conceptualizes the

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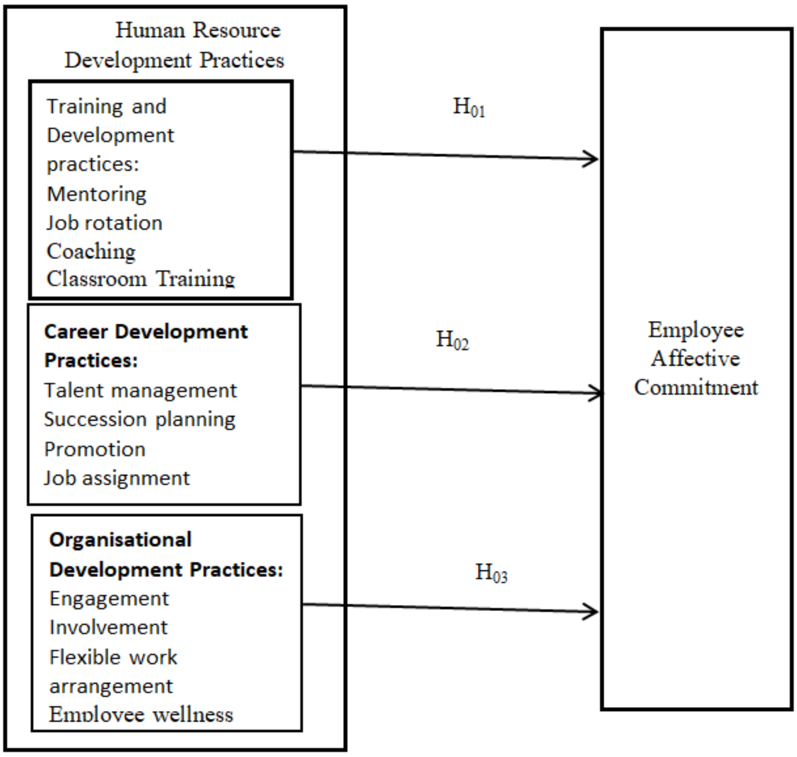
workforce not merely as an operational expense, but as an invaluable collective asset requiring continuous institutional investment to yield a sustainable competitive advantage (Delery & Roumpy, 2017; Wuttaphan, 2017). In the domains of Human Resource Management (HRM) and Human Resource Development (HRD), human capital development is operationalized through a systematic architecture of training, career progression, and structural organizational development interventions (Arora & Suri, 2020). Despite epistemological critiques charging that HCT reductively treats human actors as mere economic tools and overemphasizes KSAs as the sole determinants of corporate success (Fix, 2018; Kolomiiets & Petrushenko, 2017), the theory provides a robust rationale for deploying bundled development programmes. It firmly establishes the premise that strategic investments in employee competencies directly catalyze optimized, multi-level performance outcomes (Boons et al., 2018).

Complementing the resource-centric focus of HCT, Social Exchange Theory (SET) provides a psychological and behavioral rationale for workforce optimization, anchoring its assumptions in the foundational norm of reciprocity (Blau, 1964). SET posits that organizational relationships are governed by a series of interdependent, socio-emotional exchanges; when an enterprise commits tangible or intangible resources to the well-being and advancement of its workforce, it generates a psychological sense of obligation within employees to reciprocate with positive workplace behaviors (Cropanzano et al., 2017; Hwang et al., 2020). In contemporary HRM scholarship, this framework explains how front-line implementation of developmental practices translates into heightened organizational citizenship behaviors, elevated job satisfaction, and deep organizational commitment (Bannya & Bainbridge, 2022; Kilroy et al., 2023). While critics target SET for its lack of operational precision regarding exchange timelines (Cropanzano et al., 2017), its synthesis with other macro-level frameworks illuminates the relational mechanics of the workplace, demonstrating that employee perceptions of institutional goodwill are primary drivers of corporate efficacy (Cross et al., 2019).

Consequently, this study synthesizes HCT and SET to construct a robust conceptual model where bundled HRD practices act as the institutional investment that builds human capital capability (HCT), which then triggers a socio-emotional cycle of reciprocity manifested as affective commitment within the highly volatile Nigerian banking sector. Drawing from the foregoing explanation, this study hypothesizes that the composite construct of HRD practices –training and development, career development and organisational development practices-has no significant effect on affective commitment. The test of this hypothesis and the resultant findings will be used to validate the below conceptual framework:



METHODOLOGY

This study adopts a quantitative, cross-sectional survey research design to investigate the relationships between the hypothesized variables at a single point in time. The target population comprises the entire personnel across twelve (12) purposively selected deposit money banks operating within the Akure Metropolis of Ondo State, Nigeria. Mechanistically, the total population framework consists of 2,064 personnel, who constitute the primary unit of analysis. This population is structurally bifurcated into two distinct hierarchical echelons: senior management staff and junior cadre personnel. From the established sampling frame of 2,064 employees, a representative sample size of 335 respondents was statistically determined. To minimize sampling error and guarantee equitable representation across the institutional hierarchy, a stratified simple random sampling technique is employed. Consequently, the population for this study is stratified into two distinct layers: senior personnel and junior personnel. By applying a proportional simple random sampling method within each stratum, the study mitigates selection bias, enhances the demographic representativeness of the sample, and bolsters the external validity and generalizability of the empirical findings. Data collection is facilitated through a highly structured, self-administered questionnaire designed to operationalize the latent constructs under investigation. To ensure face and content validity, the instrument was subjected to rigorous psychometric evaluation through expert peer reviews, aligning the measurement scales with contemporary human resource development and organizational behavior literature. The internal consistency and reliability of the measurement scales were empirically verified using Cronbach's alpha (alpha) coefficients. The diagnostic reliability thresholds demonstrated exceptional internal consistency across all latent variables, comfortably exceeding the standard psychometric benchmark of .70. Specifically, the alpha coefficients yielded values of: .924 for training and development practices, .919 for career development practices, .900 for organizational development practices, and .869 for affective commitment. These robust coefficients confirm that the research instrument possesses high degree-of-fit reliability and is statistically stable for subsequent multivariate inferential analysis.

Data Analysis and Findings

The empirical data harvested from the field underwent a rigorous, two-tiered statistical evaluation utilizing both descriptive and inferential analytical techniques to ensure a comprehensive interpretation of the research phenomena. The primary analytical phase commenced with a descriptive diagnostic assessment designed to evaluate the distributional characteristics, central tendencies, and variability of the latent constructs under investigation.

Descriptive Profile of the Latent Constructs

The operationalization of the independent variable-Human Resource Development (HRD) practices-was achieved through a multidimensional framework comprising three distinct latent dimensions: training and development practices, career development practices, and organizational development practices. Conversely, affective commitment was positioned as the primary endogenous outcome variable within this baseline assessment. To provide a granular view of the sample's perceptual responses, the mean and standard deviations scores were computed for each dimensional item. The comprehensive empirical outputs of this descriptive analysis, which systematically aggregate the perspectives of the surveyed banking personnel, are structured and presented in Tables 1, 2, 3 and 4 below. This baseline exposition establishes the foundational data distribution required prior to the execution of subsequent multivariate inferential modeling.

Table 1: Descriptive Statistics on Training and Development Practices

	N	Minimum	Maximum	Mean	Std. Deviation
Job rotation 1	294	1.00	5.00	4.4490	.81105
Job rotation 2	294	1.00	5.00	4.3469	.79806

Job rotation 3	294	2.00	5.00	4.4490	.67307
Job rotation 4	294	2.00	5.00	4.2449	.82281
Mentorship 1	294	1.00	5.00	4.2857	.90505
Mentorship 2	294	1.00	5.00	3.9184	1.02867
Mentorship 3	294	1.00	5.00	4.1020	.99648
Mentorship 4	294	1.00	5.00	4.1633	.86684
Classroom training 1	294	1.00	5.00	4.2041	.92695
Classroom training 2	294	1.00	5.00	4.0612	1.03998
Workshop training 1	294	2.00	5.00	4.4490	.70283
Valid N (listwise)	294				
Average Score				4.2430	0.8702

The statistical properties of the items operationalizing training and development practices were systematically evaluated using the arithmetic mean to assess central tendency and the standard deviation to measure data dispersion. As presented in Table 1, the composite metrics for this latent construct yielded an aggregate mean score of 4.2430 and a corresponding aggregate standard deviation of 0.8702. Within the framework of the five-point Likert scale utilized for this instrument, a composite mean of this magnitude signifies a robust trend toward "Agreement," indicating that the vast majority of the sampled banking professionals consistently affirm the presence and efficacy of institutional training interventions.

Complementing this central tendency, the standard deviation of 0.8702 denotes a narrow data distribution, revealing a high degree of consensus and minimal perceptual variance among the respondents. This low variation confirms that individual responses are heavily skewed toward favorable agreement. At a granular level, a item-by-item diagnostic assessment confirms that every individual measure exceeded the critical mean threshold of 4.0 while maintaining a standard deviation below the 1.0 benchmark. Taken together, these uniform statistical trends provide empirical justification for two key conclusions: first, the measurement items accurately and reliably capture the underlying construct of training and development practices, and second, the survey instruments were designed with sufficient semantic clarity to be clearly and uniformly understood by the participants.

Table 2: Descriptive Statistics on Career Development Practices

	N	Minimum	Maximum	Mean	Std. Deviation
Talent Management 1	294	1.00	5.00	3.6939	1.20075
Talent Management 2	294	1.00	5.00	4.2857	.75722
Talent Management 3	294	2.00	5.00	4.2653	.72335
Talent Management 4	294	1.00	5.00	4.0204	.87021
Succession Planning 1	294	1.00	5.00	4.1633	.81823

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Succession Planning 2	294	1.00	5.00	4.1020	.81567
Succession Planning 3	294	2.00	5.00	4.1837	.69144
Succession planning 4	294	1.00	5.00	4.3061	.81465
Promotion 1	294	1.00	5.00	4.2857	.94922
Promotion 2	294	3.00	5.00	4.2449	.68720
Promotion 3	294	2.00	5.00	4.2041	.72910
Promotion 4	294	1.00	5.00	4.3061	.76272
Job Assignment 1	294	1.00	5.00	4.3265	.81925
Job Assignment 2	294	2.00	5.00	4.4082	.69866
Valid N (listwise)	294				
Average Score				**4.1997**	**0.8098**

The statistical attributes of the items operationalizing career development practices were systematically evaluated using the arithmetic mean to determine central tendency and the standard deviation to measure data dispersion. As demonstrated by the empirical data in Table 2, the composite asessment for this latent construct yielded an aggregate mean score of 4.1997 and a corresponding aggregate standard deviation of 0.8098. Within the context of the five-point Likert scale deployed in this investigation, a composite mean of this magnitude denotes a strong, uniform trend toward "Agreement," indicating a substantial consensus among the sampled banking professionals that institutional career development mechanisms are robustly established. This perceptual consensus is empirically validated by the low composite standard deviation of 0.8098, which signifies a narrow data distribution and minimal variance among the participants' evaluations. Taken together, the elevated central tendency and the restricted data dispersion indicate that the respondents possessed a clear, synchronized understanding of the survey items as authentic reflections of career development practices.

At a granular level, an item-by-item diagnostic assessment reveals that almost all individual metrics achieved a mean score surpassing the critical threshold of 4.0, reflecting a tight clustering of feedback around favorable agreement. The sole exception to this trend was the first item within the scale. Similarly, the standard deviation for nearly every individual item remained comfortably below the 1.0 benchmark, further confirming low perceptual variance across the construct. The only anomaly was, once again, the first item, which yielded a standard deviation greater than 1.0, indicating a wider spread of responses and a lower degree of consensus for that specific question. In conclusion, despite the minor variation observed in the initial metric, the descriptive analysis demonstrates that the measurement scale as a whole serves as an accurate, psychometrically sound, and reliable indicator of career development practices within the target population.

Table 3: Descriptive Statistics on Organisational Development Practices

	N	Minimum	Maximum	Mean	Std. Deviation
Employee Engagement 1	294	1.00	5.00	3.9592	1.10770
Employee Engagement 2	294	1.00	5.00	4.2245	.95493
Employee Engagement 3	294	2.00	5.00	4.2653	.77791

Employee recognition 1	294	2.00	5.00	4.1633	.79281
Employee recognition 2	294	1.00	5.00	4.3878	.82989
Employee recognition 3	294	2.00	5.00	4.4898	.73310
Job enrichment 1	294	2.00	5.00	4.1837	.72045
Job enrichment 2	294	3.00	5.00	4.4898	.57677
Job enrichment 3	294	1.00	5.00	4.2857	.83441
Job enrichment 4	294	1.00	5.00	4.3878	.75223
Job enrichment 5	294	2.00	5.00	4.3673	.74889
Team building 1	294	1.00	5.00	4.4082	.85666
Team building 2	294	3.00	5.00	4.4898	.67493
Team building 3	294	1.00	5.00	4.2653	.92243
Valid N (listwise)	294				
Average Score				**4.3119**	**0.8059**

The structural and statistical properties of the items operationalizing organizational development practices were systematically evaluated using descriptive statistics, utilizing the arithmetic mean to determine central tendency and the standard deviation to gauge data dispersion. As delineated in Table 3, the composite assessment for this latent construct yielded an aggregate mean score of 4.3119 paired with a corresponding aggregate standard deviation of 0.8059. Within the framework of the five-point Likert scale deployed in this research, a composite mean of this magnitude denotes a powerful, uniform inclination toward "Agreement," establishing a clear consensus among the sampled banking professionals that institutional organizational development frameworks are robustly enacted. At a granular level, an item-by-item diagnostic review reveals that the mean scores consistently surpassed the critical threshold of 4.0, reflecting a tight clustering of empirical feedback around favorable ratings. This uniform distribution demonstrates that the participants shared a synchronized perspective regarding the construct, further implying that the survey items were articulated with high semantic clarity and were unambiguously understood by the target population.

This perceptual consensus is reinforced by the low composite standard deviation score of 0.8059. Because this metric rests comfortably below the 1.0 benchmark, it signifies a highly condensed data distribution and proves that the responses were not widely scattered across the scale. Instead, this restricted dispersion directly validates the high mean score by confirming that individual responses are heavily skewed toward agreement rather than neutrality or dissent. Ultimately, these descriptive diagnostics provide robust justification for the conclusion that the research instrument serves as a valid, reliable, and psychometrically sound measure of organizational development practices within the scope of this study.

Table 4: Descriptive Statistics on Affective Commitment

Item	Mean	Standard Deviation	N
Affective commitment 1	4.1837	.85078	294
Affective commitment 2	4.0612	.91424	294

Affective commitment 3	3.8571	1.18004	294
Affective commitment 4	3.9796	1.02174	294
Affective commitment 5	4.3673	.82687	294
Average Score	**4.0898**	**0.9587**	

The statistical attributes of the items operationalizing affective commitment were systematically evaluated using descriptive statistics, utilizing the arithmetic mean to determine central tendency and the standard deviation to gauge data dispersion. As presented in Table 4, the composite assessment for this endogenous construct yielded an aggregate mean score of 4.0898, accompanied by a corresponding aggregate standard deviation of 0.9587. Within the framework of the five-point Likert scale deployed in this instrument, a composite mean of this magnitude denotes a clear, uniform inclination toward "Agreement." This baseline statistical trend establishes a robust consensus among the sampled banking professionals, indicating that the latent construct was adequately captured by the survey and that the items collectively serve as an accurate reflection of emotional attachment within the workplace.

At a granular level, an item-by-item diagnostic review reveals subtle variations in response patterns across the scale. Specifically, items 1, 2, and 5 achieved mean scores surpassing the critical threshold of 4.0, reflecting a tight clustering of feedback around favorable ratings. Conversely, items 3 and 4 maintained slightly lower mean scores but still leaned strongly toward agreement. This high semantic clarity implies that the individual metrics were written unambiguously and were easily comprehended by the target population.

This uniform alignment across the individual elements is empirically supported by the composite standard deviation score of 0.9587. Because this score remains below the 1.0 benchmark, it indicates a restricted data dispersion, confirming that the majority of respondents shared a highly cohesive opinion with minimal perceptual variance. Ultimately, these descriptive diagnostics provide robust justification for the conclusion that the research instrument successfully and reliably measured affective commitment as an attitudinal outcome within the specific context of this study.

Inferential Analysis

To evaluate the impact of HRD practices on affective commitment, the data were subjected to a multiple regression analysis. This model treated training and development practices, career development practices and organisational development practices as independent predictors of affective commitment. The statistical outcomes of this analysis are detailed in Table 5.

Table2. Results of Multiple Regression Analysis

Construct	R	R^2	F-value	β	t	sig
HRD Practices	0.698	.487	91.901	-	-	.000
Training and Development Practices				.018	.678	.498
Career Development Practices				.083	2.375	.018
Organisational Development Practices				.279	7.211	.000

The primary objective of the regression analysis was to evaluate the predictive capacity of Human Resource Development (HRD) practices-operationalized as a composite construct comprising training and development, career development, and organizational development on employee affective commitment. The empirical results demonstrate that the specified regression model fits the collected data exceptionally well (F = 91.901, p

< 0.001). This highly significant F-value provides strong statistical validation that the combination of HRD practices acts as a meaningful and reliable predictor of affective commitment within the sampled financial institutions. At the aggregate level, the coefficient of determination ($R^2 = 0.487$) indicates that approximately 49% of the total variance in employee affective commitment is accounted for by the composite construct of HRD practices. This predictive relationship is underpinned by a robust, positive correlation coefficient ($R = 0.698$), which underscores a strong overall association between structured human resource interventions and positive employee attitudes. Consequently, these findings confirm that HRD practices function as a vital driver and catalyst for desirable attitudinal outcomes in work organizations. This overarching conclusion aligns with prior empirical literature, reinforcing the frameworks established by Otoo (2022) as well as Wegwu and Princewill (2022), who both position strategic HRD investment as an anchor for organizational attachment.

To provide a granular understanding of this relationship, the individual direct effects of the three HRD components were isolated and examined: Organizational Development (OD) Practices: Among the three dimensions, OD practices emerged as the most potent driver of workplace attitudes. The regression parameters ($\beta = 0.279$, $t = 7.211$, $p < 0.01$) led to the clear rejection of the corresponding null hypothesis. This indicates a positive and highly significant relationship, proving that structured OD interventions make a substantial, substantive contribution to influencing affective commitment among employees within Deposit Money Banks in Akure, Ondo State, Nigeria. This finding is in strict consonance with earlier research by Yang et al. (2022) and Kariuki et al. (2021), which affirmed that institutionalizing macro-level organizational changes and supportive interventions serves as a crucial antecedent to positive outcomes at both individual and corporate levels. Career Development Practices: The analysis also revealed that career development practices exert a statistically significant, positive effect on affective commitment ($\beta = 0.083$, $t = 2.375$, $p < 0.05$), leading to the rejection of the null hypothesis. However, the magnitude of the standardized coefficient suggests that this latent construct contributes minimally to the unique variance in the outcome variable when other factors are controlled. Despite this marginal direct effect, the findings validate that career growth generates positive attitudinal alignment within the specific context of the banking sector in Akure, Ondo State. This result mirrors previous studies by Kieti et al. (2024) and Mutua (2022), which argued that initiatives aimed at expanding employee professional horizons actively stimulate psychological attachment to the firm. Training and Development Practices: Conversely, the hypothesis testing yielded an unexpected result regarding the final dimension. The regression path for training and development was found to be statistically weak and non-significant ($\beta = 0.018$, $t = 0.678$, $p > 0.05$), meaning the null hypothesis could not be rejected. Within the specific context of Deposit Money Banks in Akure, Ondo State, Nigeria, standalone training and development practices did not significantly translate into higher emotional attachment. This non-significant finding represents a distinct departure from the prevailing consensus in HR literature, which traditionally posits that enhancing employee competencies through skill-building programs inherently yields significant, positive behavioral dividends at both individual and organizational echelons (Amah & Oyedele, 2019; Tumwesigye et al., 2020). In sum, while the overarching model proves that HRD practices collectively drive affective commitment, a deconstructed view reveals that this effect is heavily carried by organizational and career development frameworks, rather than short-term training interventions alone.

DISCUSSION OF FINDINGS

The study investigated the effect of Human Resource Development (HRD) practices on affective commitment within selected Deposit Money Banks in Akure, Ondo State, Nigeria. Utilizing SPSS Version 23 to analyze data collected on a 5-point Likert scale, the descriptive statistics revealed that the average mean scores for training and development, career development, and organizational development practices all stood above 4.0, while their standard deviations remained below 1.0. These results demonstrate that employees actively experience these implemented HRD practices, confirming them as valid measures of latent constructs within the Nigerian banking sector. Similarly, affective commitment scored an average mean above 4.0 with a standard deviation under 1.0, signaling a clear consensus among respondents regarding their emotional attachment and loyalty. Regression analysis further demonstrated that the composite construct of HRD practices has a positive and significant collective effect on affective commitment ($R^2 = .487$, $F = 91.901$, $p = 0.000$). This major finding implies that when practices designed to enhance employee knowledge, skills, and abilities are implemented holistically rather than in a piecemeal fashion, they serve as a powerful catalyst for organizational loyalty. This collective impact aligns with the previous findings of Otoo (2022) as well as Wegwu and Princewill (2022), reinforcing the idea that employees form deep emotional bonds with their organizations when they perceive a fair investment in their human capital.

When examining the individual dimensions of HRD, the regression coefficients revealed that both career development practices ($\beta = .083$, $t = 2.375$, $p < 0.05$) and organizational development practices ($\beta = .279$, $t = 7.211$, $p < 0.01$) exert a direct, positive, and statistically significant impact on affective commitment. These results indicate that structural career pathways and targeted organizational interventions are strong antecedents of employee involvement, a conclusion that echoes prior research by Kieti et al. (2024), Mutua (2022), Yang et al. (2022), and Kariuki et al. (2021). Conversely, the direct effect of training and development practices on affective commitment was found to be statistically non-significant ($\beta = .018$, $t = .678$, $p > 0.05$). While the descriptive data proved that training is actively taking place in these banks, the inferential data highlights that it does not independently drive emotional loyalty, a discrepancy that underscores how Human Resource Management outcomes are highly context-dependent and variable across different environments. Ultimately, the study validates both Human Capital Theory (HCT) and Social Exchange Theory (SET). The significant total effect confirms HCT's premise that organizational investments in employee competence generate positive institutional outcomes, while simultaneously supporting SET's framework by demonstrating that employees naturally reciprocate organizational support and development with heightened loyalty and commitment.

CONCLUSION AND RECOMMENDATION

Based on the empirical findings, this study concludes that Human Resource Development (HRD) practices are critical determinants of employees' affective commitment in Deposit Money Banks in Akure, Ondo State. When implemented holistically, HRD initiatives act as a powerful catalyst that drives emotional attachment, institutional identification, and organizational loyalty. Individually, career development and organizational development practices serve as strong, direct antecedents of this commitment, proving that structured growth pathways and targeted interventions successfully foster a loyal workforce. Conversely, while training and development practices are actively implemented, they do not independently drive affective commitment, reinforcing the principle that the outcomes of specific HRD interventions are highly context-dependent. Ultimately, the study validates both Human Capital Theory and Social Exchange Theory, demonstrating that when banks invest heavily in the knowledge, skills, and abilities of their workforce, employees naturally reciprocate with heightened organizational commitment and loyalty.

Based on the study's conclusions, the following recommendations are forwarded for bank management and human resource practitioners:

1. Adopt a Holistic HRD Framework: Bank management should avoid implementing HRD practices in isolation or a piecemeal manner. Instead, they must design and execute a comprehensive, integrated HRD strategy where training, career growth, and organizational development reinforce one another to maximize employee commitment.

2. Strengthen Structured Career Pathways: Given the significant positive impact of career development practices, banks should establish clear, transparent, and fair career progression tracks. Employees should be actively guided along defined career paths to deepen their long-term emotional investment in the institution.

3. Expand Organizational Development Interventions: Management should continuously invest in strategic organizational development initiatives-such as culture-building programs, employee wellness schemes, and participative decision-making frameworks-as these interventions heavily drive employee involvement and loyalty.

4. Realign Training and Development to Strategic Objectives: Because independent training practices did not directly translate into emotional commitment, banks must audit their current training programs. Training should not just be a routine exercise; it must be intentionally restructured to align with employee aspirations and be paired with promotional opportunities to make it a more meaningful driver of retention.

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Research Implications

Theoretical Implications

The study significantly contributes to organizational behavior and human resource literature by validating and contextualizing core management theories within the Nigerian banking sector. The findings provide strong empirical support for SET's principle of reciprocity. When banks implement a holistic suite of HRD practices, employees perceive this as an organizational investment in their well-being. They subsequently reciprocate this positive treatment with a positive attitudinal outcome: higher emotional attachment, alignment, and loyalty. In addition, the study affirms HCT by proving that strategic investments in employee knowledge, skills, and abilities (KSAs) are not just operational costs. Instead, they generate vital institutional assets, specifically a highly committed and psychologically invested workforce. The non-significant direct effect of training and development (T&D) on affective commitment highlights a critical theoretical nuance: HR practices do not yield uniform results across all environments. This justifies the position in contemporary literature that the success of individual HRM practices is highly context-dependent and varies across industries and cultures.

Practical Implications

For bank executives, human resource managers, and organizational leaders in the Nigerian financial sector, the study offers actionable insights to improve workforce retention and morale:

Shift from Piecemeal to Holistic HR Strategy: HR managers should stop viewing training, career planning, and organizational culture as separate tasks. To move the needle on employee commitment, these initiatives must be rolled out together as a unified corporate strategy.

Prioritize Transparency in Career Advancement: Since career development practices directly drive loyalty (β = .083), banks must move away from unpredictable promotion cycles. Instead, they should introduce transparent career path programmes, mentorship frameworks, and clear milestones so employees can visualize a long-term future at the bank.

Invest in Culture and Workplace Dynamics: Organizational development had the strongest individual impact on commitment (β = .279). Practically, bank leaders should focus heavily on structural workplace interventions, such as improving internal communication channels, introducing team-building programmes, and designing participatory decision-making systems.

Overhaul and Re-target Training Programmes: Because routine training is occurring but failing to generate emotional loyalty, managers must rethink their approach. Training should no longer be a checkbox exercise. It needs to be directly tied to actual career advancement and reward systems so employees feel that learning a new skill directly translates into personal and professional growth.

Limitations and Suggestions for Future Studies

While this study offers valuable empirical and theoretical insights, its findings must be interpreted in light of several inherent limitations that simultaneously present opportunities for future scholarly inquiry. Geographically and sectorally isolated, the empirical scope was strictly restricted to selected Deposit Money Banks within the single metropolitan locality of Akure, Ondo State, Nigeria, meaning the results may lack universal generalizability to rural banking contexts, other regions, or non-banking sectors with different structural realities. Methodologically, the reliance on a cross-sectional research design captured data at a single point in time, limiting the ability to establish definitive, long-term causal trajectories among dynamic constructs like employee attitudes, perceptions of Human Resource Development (HRD), and affective commitment. Furthermore, the exclusive use of self-reported, single-source questionnaires introduces a susceptibility to Common Method Variance (CMV), which can artificially inflate or distort the observed statistical relationships. The research design also focused purely on direct relationships, oversimplifying complex psychological pathways by omitting potential intervening, mediating, or moderating variables such as organizational trust, job satisfaction, employee tenure, or macroeconomic factors. To expand upon these boundaries, future studies should pursue a cross-sectoral and macro-geographical replication by expanding the framework across diverse geopolitical zones within Nigeria and conducting comparative analyses between commercial banks, microfinance institutions, and fintech firms to evaluate the overall stability of these HRD models.

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