

Effect of career development techniques on employee performance in deposit money banks in Nigeria

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Abstract

Despite the efforts of stakeholders to improve employee performance in the banking sector through educational programs and trainings, the quality of service delivery in the commercial banks is still suboptimal in Nigeria. The study therefore examined the effect of career development techniques on employee performance in deposit money banks in Nigeria. The research design employed in this study was the descriptive survey research design. The sample size of 231 respondents was drawn from population of the study which consists of 548 employees of Wema Bank Plc, Sterling Bank Plc, First Bank of Nigeria Plc and Access Bank Plc in Enugu State. Research questions were answered using mean and standard deviation. The hypotheses stated were tested using single regression analysis. The empirical result shows that there is a positive and significant effect of induction training on employee quality of service delivery (t-statistics (58.161) > critical value (0.000). Again, the study revealed that there is a positive and significant effect of job rotation on employee punctuality (t-statistics (59.146) > critical value (0.000). The study also revealed that there is a positive and significant effect of formal education on employee transparency (t-statistics (53.984) > critical value (0.000). The study recommended that Management of deposit money banks in Nigeria should invest more in induction trainings as it provides opportunity to both old employees and new hires to learn the ropes of their new jobs and roles thereby enhancing the quality of service delivery.

Keywords: Career Development Techniques; Employee performance; Deposit Money Bank

1. Introduction

Career development is the series of on-going activities within an organization which involves training on new skills as well as making a career change within an organization in order to attract and retain employees to stay in the organization for a long period (Kibui, Gachunga & Namusonge, 2014). Nowadays, there is a hunger among talented people for success. As a result of this strong desire and ambition to see themselves at the top of their careers, they therefore put enormous pressure on their employers in order to realize that dream. Consequently, a talented employee will only stay longer in an organization if the organization is able to provide him or her with the opportunity to develop his or her potentials (Kibui *et al.*, 2014).

Career development practices are key strategic considerations for all organizations regardless of age, size, sector, market or profile. The development of the capacity and capability of the organization's managers has a fundamental impact on efficiency, effectiveness, morale and profitability of an organization (Irene and Hazel 2016). Career development covers an employee's working life. It starts with for instance, staff orientation, on-the-job training, experience, short courses, professional courses, post graduate degrees or diploma. Opadeyi and Akpa (2021) opined

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that employee development is the foundation on which the confidence and competence of individual staff is built. Career development benefits not only the individual employee, but also the organization. Through a consistent career development programmes, an organization is assured of a future supply of qualified, committed employees to replace the top level employees who are tending to retire. Career development may help to retain and motivate employees through the career development process; employees are assisted in setting realistic goals and to develop the required skills and abilities for target positions (Xu & Thomas, 2011). In most firms, it is becoming increasingly evident that career management programmes are cost justified in the same terms as staffing programmes; that is each approval contributes to improved utilization of employees and overall organizational effectiveness (Leach, 2000). Thus, the purpose of career development is to match an employee's career aspirations with opportunities and challenges available within the organization (Aplin & Gerster, 2008).

Career development is not a new issue. In the recent past, individuals engage in personal career development (Hall, 2002) by getting involved in personal educational advancement and professional training, which may or may not align with their present organizational goals. Also, organizations may choose to train or develop their employees in alignment with their present needs as well as to prepare them for future organizational needs (Humphries and Dyer, 2001 in Osibanjo, Oyewunmi and Ojo, 2014). (Kirk, Downey, Duckett, and Woody, 2000). Adeniji and Osibanjo (2012) argued that career development can “help reduce cost expended on recruiting and training new employees in organizations.” Also, Byars & Rue (2004) identified the following major objectives of career development: to meet the immediate and future human resource needs of the organization on a timely basis; to better inform the organization and the individual about potential career paths within the organization; and to utilize existing human resource programs to the fullest by integrating the activities that select, assign, develop, and manage individual careers with the organizations' plans. The study explores the effect of career development on employee performance.

1.1. Statement of the Problem

The employees are the most important assets of any organization as they are crucial to the viability and the competitiveness of the organization. They are so important and play major role towards ensuring that the organization achieves her set objectives. Therefore, equipping the employees through personal development and career mentoring is imperative for the improvement of both employee and organizational performance. Career development is beneficial to both the individual employee and the organization. This is so because there is an interaction between the organization for which he/she works and the development of the organization through the employee's career. An employee develops his/her career through a continuous acquisition of managerial or professional skills and experience which may bring about rewards and promotion.

Challenges of career development in the Nigerian banking sector have led to early and mid-career employees to begin to consider resigning as there are no clear career paths for them. Oftentimes due to these challenges, qualified employees are not given opportunities for training and development due to organizational politics, nepotism, greed and discrimination on the grounds of gender or ethnicity. To this end, it has been observed that employees do not engage properly with their jobs. Furthermore, it has been observed that there is a low productivity in banks as a result of a lack of proper mentoring and self-development. Employees lack the necessary skills and knowledge to deliver quality services, improve performance and ensure that the organization maintains a competitive advantage over its rivals. The poor service delivery due to suboptimal employee performance has led to a decline in customers' satisfaction, employee quality of service delivery, employee punctuality and employee transparency. It is against this background that the study explores the effect of career development techniques on employee performance in deposit money banks in Nigeria.

Objective of the Study

The main objective of this study is to examine the effect of career development techniques on employee performance in deposit money banks in Nigeria. The specific objectives are to:

- Evaluate the effect of induction training on employee quality of service delivery in money deposit banks in Nigeria.
- Ascertain the effect of job rotation on employee punctuality in deposit money banks in Nigeria.
- Determine the effect of formal education on employee transparency in deposit money banks in Nigeria.

1.2. Conceptual Framework

1.2.1. Career Development

Greenhaus (2003) as cited in Adewoye, Abioro & Adele (2017) opined that career development is the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to shape the career of any given individual over the life span.

Hall & Associates (1986) as cited in Adewoye, Abioro & Adele (2017) described career development as the products emanating from the communication of individual career planning and institutional career management processes. However Baer, Flexer, Luft & Simmons (2018) defined career advancement as a lifetime process that encompasses the growth and change process of childhood, the formal career education from school alongside with the maturational processes that persist throughout a person's working maturity and into retirement.

Schreuder & Coetzee (2016) opined that career development involves diverse stages and the individual is confronted with different issues during each of these stages. According to [2], the common pattern of multiple careers during individuals' adult years requires that they evaluate, make personal decisions and implement career transition actions at several points during their lifetime.

It is the goal of all quality organizations to provide their employees superior opportunities to grow, both individually and as professionals (Schreuder & Coetzee, 2016).

1.3. Approaches to Career Development

There are numerous methods of manpower training that an organization can utilize and this largely depends on the objectives of the organization. The specific approach chosen by an organization would be determined by the cost of the training, available time and number of people to be trained. Approaches to manpower training can be considered fewer than three main subtitles:

- On- the-job training;
- Off-the-job training; and
- Simulation methods.

However, organizations often adopt a mix of the three methods because there are no perfect training programs to achieve the needs for training. The method of training selected should reflect the purpose of the training, the available resources and the needs of employees for training and development (Olaniyan & Ojo, 2008 and Okeke, 2011).

1.3.1. On- the-job training

On-the-job training is a broadly used technique, where the learning takes place in the work environment. This method is performed in the context of work, at the same time the actual work is being performed. Most organizations prefer on-the-job training for the acquisition of effective skills and abilities. With this method, employee's initiation and skills advancement is achieved more rapidly and employees benefit from relating with co-workers (Okeke, 2011). The employee is in the real work situation and shown the job. He learns in the same environment where he or she will, in the future, be working. Kulkarni (2013), confirmed that one of the benefits of on-the-job training is the reduction of the difficulty in transferring knowledge associated with other approaches to training; it expedites the transfer of knowledge because the learner has instant opportunity to practice; it also reduces the cost of training as no additional training facilities are required.

Another advantage of on-the-job training session is that it provides workers with the specific knowledge and skills required in their job. The awareness and abilities obtainable during in-house training are particularly connected to the job requirement. Job rotation, Job instruction, coaching and apprenticeship training are the most common methods of in-house training (Alipour, 2009). On-the-job training could take the following forms:

1.3.2. Orientation/Induction Training

This approach is precisely designed for newly engaged employees to get them acquainted with the overall requirement of the organization such as norms, ethics, goals, rules and regulations and so on. It is also geared towards getting the new employees acquainted with the organization's goals, structure, culture, work standard and diverse conditions of employment. This familiarization with the work environment will protect them from making costly mistakes. Dialoke (2016), affirmed that orientation is carried out for the new employees or staff on new appointment as soon as they

assume duty in order to get them familiarized with their current posts and to make them apprehend the general aims, policies, scope, challenges, and organization of the industry.

1.3.3. Apprentice Training

This approach to manpower training entails the acquisition of proficiency through expansive training over a period of time by the apprentice. Isiwu (2012), submitted that the training medium may be either informal or formal. Within an informal setting, the apprentice is attached to the trainer, and he is required to pay and agreed fee for the period of training. On the other hand, the formal setting requires an employee to be attached under an apprentice within an organization with specific charges.

1.3.4. Job Rotation

This approach to training involves the rotation of staff from one section to another in the same organization. The aim is to expose the trainees to various experience need to improve in the jobs. It is also organized to reduce monotony of work and to discover the hidden potentials of the workers. Other reason for organizing this programe is to widen the knowledge and capabilities of workers in different professions. The added knowledge may be needed for performing higher level tasks and taking up higher level responsibilities. Some other benefits of job rotation are: to help management discover the aptitude of workers and determine the area of specialization; it enables a personnel to discover his area of interest and to improve on his experiences especially in other area or tasks, to provide a general idea of the organization objectives; to encourage co-operation among departments and to promote organizational flexibility through generating human resources (Lawal, 2006).

1.3.5. Coaching

Tis method of training has to do with person- to-person or direct way of influencing the behavior of a worker. It is designed to achieve some specific purpose within a short time. Generally, coaching is designed in a way that the learner follows certain guidelines that is focused on improving the method of job performance. The individual being coached is usually exposed to a number of programmed instructions to speed-up the learning process. For instance, the learner may be given a unique task, possibly as a team member. Sometimes, the learner could be requested to act in place of the manager or supervisor and may assume a larger responsibility related to his job or he can be systematically associated through a chain of jobs. Coaching is an effective training technique of a business enterprise. It takes place most often and naturally in the superior-subordinate relationship (Otti, 2011).

1.3.6. Off-the-Job Training

These are professional training aimed at exposing employees to new techniques adopted in modern work environments. They are usually performed on full-time basis in educational institutions like universities, polytechnics, colleges and so forth, lasting through a specific period (Malaolu & Ogbuabor, 2013). Off-the-job training happens when employees are transferred or moved to another location outside their work environment to receive training. The major disadvantage of this type of training is that employees after acquiring better skills or experiences may resign for a job with higher pay.

1.3.7. Formal Training

This type of training is done within or outside an organization. It is also referred to as in-house or off-the-job training in professional zones like universities, polytechnics, training institutes/centres. Off-the-job training are provided by educational and learning institutions. There are well-structured training provided to personnel with certifications. Formal learning takes place when an instructor or a teacher exercises control and authority over a student to impact knowledge through a structured curriculum of an approved educational institution (Konings, 2010).

1.3.8. Guided Discussion

This is a training technique that encourages learners to reflect on their past experiences and discover alternative means of solving particular challenges. It permits the group leader greater opportunity to get reactions to an idea than does the lecture method. In the guided discussion method, the leader presents an idea to the group and encourages them to discuss it, but makes it clear to the group that he reserves the right to make the ultimate or final decision (Otti, 2011).

1.3.9. Programmed Instruction

This is a modern training method that uses coaching machines, programmed books or filmstrips. It differs from traditional forms of training in which the instructor guides the learner to acquire new techniques, because the materials

to be used are presented in a manner which the learners can control. Programmed instruction is a special technique of teaching new topics to students through self-instruction or learning. The teacher prepares an instructional material and give to the students to study by themselves. They are thereafter tested through examination questions at the conclusion of the programme. The outcome of the examinations is immediately showing the right answers and added information on the topic being treated. Internet, Computers and other forms of learning aids are adopted in presenting the materials, although manuals or books may also be used (Banjoko, 2011).

1.3.10. Workshops, Seminars and Conferences

There are various institutions that organize workshops/seminars aimed at inculcating specific skills on the public. Professionals present papers and discussions on variety of topics in such conferences. New procedures and ideas are studied and participants are engaged in related interactions in order to contribute their views on the topic (Okereke and Igboke, 2011). A seminar is a type of scholastic guideline, either at a scholarly establishment or offered by a business or expert association. It has the capacity of uniting little gatherings who concentrate on some specific subjects where everybody present papers. While a workshop is a sort of intuitive preparation where members complete various exercises rather than listen to an address or presentation. Comprehensively, two types of workshops exist: a general workshop for a blended gathering of people, and a closed workshop that is customized towards meeting the preparation needs of a particular group.

1.3.11. Special Lectures

This is likewise regarded as classroom training where the employees are given addresses about the occupation prerequisites or requirements and the necessary information required for actualizing the assignment. There is normally a classroom or a workshop where the complete job information is given to the workers by the trainers or instructors from the expert establishments. The trainers usually communicate with spoken words which they need the students to learn, it is fundamentally a one way type of communication of learning skills and abilities from the trainers to the trainee. It is also a verbal presentation for a large audience or trainees.

1.3.12. Group Training

In addition to individual training, many firms arrange group training schemes. These can be residential courses for supervisors, sales representatives, accounts personnel, clerks or secretaries or stenographers lasting for a week or more. The courses can include such topics as principles of management, the foreman's responsibilities for the organization of production, his part in the training of new workers, marketing, time studies, costing, the importance of clear speaking and writing, joint consultation and other aspects of human relations.

1.4. Simulation Methods

This method is a part of laboratory Training done under off- the- Job training. It is an increasingly popular technique of management development. Under this method of training, the learner is required to learn the operations of machines and equipment that are specifically designed to look like those installed at the real work environment. This is one of the most widely recognized method for training where the employees learns to operate equipment and operating tools that are similar to those they would be utilizing at the real work floor. This method aims at educating and learning in an existing and impressive way instead of simply entertaining the learners, it is applied to improve productivity and process skills, management as well as the interpersonal skills. Some of the demerits of simulations method are: trainee can focus on learning without involving in much hazards, interest and motivation are high as real work conditions are replicated, This technique is useful in situations where on-the-job training may result to serious injuries and damages of valuable machineries and materials. It is a costly technique; it requires consistent updating as new information about workplace is obtained.

1.5. Employee Performance

Performance refers to the degree of achievement of the goal as well as the range of measurements of efficiency in workplaces. In general, employee performance is indicated by data that represents effectiveness such as productivity, goal achievement levels, customer satisfaction index, and attachment. In the view of Putteril and Rohrer (2005), employee performance focuses directly on employee productivity by assessing the number of units of acceptable quality produced by an employee, within a specific time period. The success of business or an organization depends on employees' performance. One of the most effective ways to increase organizational performance and profit is to increase the performance of employees, from the lowest levels of the organization to the senior management levels. Performance improvement is not only a result of well-functioning system but also depends on effective human resource strategies that succeed in recruiting and maintaining a committed and motivated workforce (Al-Ahmadi, 2009). Opatha (2010)

suggested that several criteria becomes needed in order to evaluate job performance of an employee accurately. In the view of Mathis & Jackson (2006), the data or information that managers receive on how well employees are performing their jobs can be of three different types. Trait-based information, Behavior-based information, Result based information. Opatha (2010) indicated that trait-based information identifies a subjective character of the employee such as attitude, initiative or creativity. Behavior-based evaluations of job performance focus on what is included in the job itself (Mathis & Jackson, 2006). Results are outcomes produced by the employee. Result based information consider employee accomplishment. For jobs in which measurement is easy and obvious, a results-based approach works well (Opatha, 2010).

2. Empirical Review

The link between career development and employee performance in Enugu State, Nigeria has attracted the attention of researchers and scholars.

Osibanjo, Oyewunmi, and Ojo (2014) conducted a study to examine the effectiveness of training and development on employee performance and organization competitive advantage in the Nigerian banking industry. Descriptive research method was adopted for this study using two hundred and twenty three valid questionnaires which were completed by selected banks in Lagos State, South-West Nigeria using simple random sampling technique. The data collected were carefully analyzed using descriptive statistics to represent the raw data in a meaningful manner. The results showed that strong relationship exists between training and development, employee performance and competitive advantage. Summary of the findings indicated that there is strong a relationship between the tested dependent variable and independent construct. However, bank management should not relent in their quest to train their staff to develop new ideas that will keep improving and retaining employee performance.

Akujuru and Enyioko, (2015) conducted a study to investigate the impact of human resources development and employee performance in central bank of Nigeria. The research design was survey research method. The research instruments for data collection were questionnaire containing structured questions, personal interviews, personal observation. Descriptive and inferential statistics were used to analyze the data for this study. A sample of 373 staff selected from Central Bank of Nigeria branch in Port Harcourt was drawn for the study. The study found that central bank of Nigeria utilizes various human resources development programmes. The condition necessitating the use of a particular scheme includes job content, size of organization, cost structure, labour employed and market rate. Majority of respondents agreed that the incidence of using a particular human resources developmental scheme increases with the emergence of the conditions listed above. Some of the problems encountered include; conflicts, grievances and disagreement amongst staff; time consuming professional bias problem of sentiments in teaching and difficulties in determining the rate of certain jobs as well as intensive capital needed to the human resources development programmes. Also revealed is the fact that human resources development has a relationship with the bank's productivity.

Irene and Hazel (2016) conducted a study that examined the effect of training and development on employee performance, a case study of First Bank of Nigeria. The study employed the survey design and the purposive sampling technique to select 450 staff across management, senior and junior level. A well-constructed questionnaire, which was adjudged valid and reliable, was used for collection of data from the respondents. The data obtained through the administration of the questionnaire was analyzed using the Pearson correlation analysis. The results showed that there is a positive and significant relationship between training and development on employee performance. Mentoring has a significant effect on employee commitment ($r=0.772$; $p<0.05$). Also, a positive and significant relationship exists between job delegation and employee commitment ($r=.896$; $p<0.05$). Furthermore, a positive and significant relationship exists between job empowerment and employee commitment ($r=.896$; $p<0.05$). Lastly, a positive and significant relationship exists between job rotation and employee commitment ($r=0.772$; $p<0.05$). This implies that training and development are crucial factors and strong predictors of employee performance.

Adewoye, Abioro and Adele (2017) conducted a study to examine the effect of employee career advancement on organizational effectiveness among selected deposit money banks in Nigeria. The specific objective was to determine the relationship between career advancement and organizational effectiveness in the Nigerian deposit money banks. Primary data was collected from a total of seven (7) banks from existing twenty one (21) licensed banks by Central bank of Nigeria (CBN) through structured questionnaire to elicit information on career development. Data collected were analyzed using descriptive statistics to determine the relationship between respondents socio-economic characteristics and organizational effectiveness while inferential statistics of Pearson Product Moment Correlation coefficients (PPMC) was employed to analyze the relationship between the variables of career advancement and organizational effectiveness, respectively. Findings revealed that employee career advancement in the organization exert a great

influence on the operations of deposit money banks in Nigeria, and as such bank management should invest in employee development to stem employee turnover and improve productivity.

Ochidi, Suleiman, Olumoyegun, and Yusufu (2019) conducted a study that examined performance appraisal and employee performance in selected deposit money banks in Lokoja, Kogi State. The population of this study consisted of permanent employees of ten (10) banks in Lokoja, Kogi State, with the total staff strength of six hundred and three (603) while Taro Yamane sampling technique was used to determine the sample size of two hundred and forty-one (241). The questionnaire was used to generate the data and the hypotheses were tested using One-Sample T-test. The results revealed that appraisal techniques have a significant effect on employee productivity in selected deposit money banks in Lokoja, Kogi state. Also, appraisal feedback system has a significant effect on employee productivity in selected deposit money banks in Lokoja, Kogi State. The study recommended among others that the management should design Performance Appraisal criteria in conjunction with the employees of the organizations in order to earn sound employee productivity.

Anekwe, Ndubuisi-Okolo and Nwannah (2020) examined the effects of career development on employee performance of selected banks in Anambra state. The researcher adopted survey research design; both primary and secondary sources of data collection were used. The population of the study consisted of senior and junior staff of selected banks which is four hundred and thirty five (435) employees, using Taro Yamane's formula. The sample size of the study was one hundred and forty eight (148). Pearson Product Moment Correlation analysis was used to analyze the data. The findings revealed that there is a positive and significant correlation between personal development and employee competency in selected banks in Anambra state also career mentoring is positively correlated with employee commitment in selected banks in Anambra state. The researcher concluded that career development provides employees the opportunity to participate in training for skill and capability development in order to achieve the targeted position and also improve performance. The study recommended that bank management should ensure that both new and old employees are properly mentored in order to acquire more skills that will enable them occupy future positions, tackle challenges and stay committed.

Opadeyi and Akpa (2021) conducted a study to examine the effect of career development and employee engagement in selected Deposit Money Banks in Ogun State. A cross-sectional survey research design was utilized for this study. Primary data was sourced using a structured and self-administered questionnaire. The population of this study consisted of employees of the four selected deposit money banks (United Bank of Africa, Zenith Bank Plc, Access Bank Plc and Guaranty Trust Bank) located in Ogun state, Nigeria which amounts to 1630 employees. A sample size for the study was given as (419) using the research advisors table of sample size. The data gathered was analyzed using descriptive statistics and simple linear regression analysis. The findings revealed that there is a positive and significant effect of career development on employee engagement ($R=0.686$, $R^2 = 0.471$, $F = 343.129$, $p<0.005$). The study concluded that career development significantly contributes towards employee engagement in selected deposit money banks in Ogun State, Nigeria. Therefore, the study recommended that career development should be based on realistic and standard methods in accordance with institutional benchmarks, indices and procedures and should likewise conform to ethical valuations and practices.

3. Methodology

Study area was Enugu State, Nigeria. Research design employed in this study was descriptive survey research design. The study used structured questionnaire to obtain data. The choice of location was based on proximity, effective coverage and cost minimization. The sample size of 231 respondents was drawn from population of the study which consists of 548 employees of Wema Bank Plc, Sterling Bank Plc, First Bank of Nigeria Plc and Access Bank Plc in Enugu State. Research questions were answered using mean and standard deviation. The hypotheses stated were tested using single regression analysis.

4. Results

Two hundred and thirty one (231) copies of questionnaires were designed and distributed to the respondents. Out of the 231 Questionnaires distributed, 220 (95%) were completed and returned while 11 (5%) were not returned. Therefore, 95 percent respondents were a good representation. The table showed the respondents profile in frequency and percentage distribution of gender, age bracket, marital status, educational qualification, working experience.

Table 1 Comprehensive Demographic distribution of Respondents

Title	Frequency	Percentage
Questionnaire Distribution		
Questionnaires Distributed	231	100%
Returned Questionnaires	220	95%
Not Returned Questionnaires	11	5%
Gender		
Female	138	62.7%
Male	82	37.3%
Age Bracket		
21-30 Years	87	39.5%
31-40 Years	103	46.8%
41-50 Years	23	10.5%
51Years - above	7	3.2%
Marital Status		
Married	151	68.6%
Single	64	29.1%
Widow/widower/Divorced	5	2.3%
Educational Qualification		
SSCE	22	10.0%
NCE/OND	32	14.5%
HND/B.sc	98	44.6%
MBA/M.sc/Ph.D	68	30.9%
Working Experience		
Below 5 Years	114	51.8%
6-10 Years	91	41.4%
11 years and above	15	6.8%
Staff Category		
Management Staff	73	33.2%
Non-Management Staff	147	66.8%

Sources: Field Survey, 2023

4.1. Data Analysis

4.1.1. **Question One:** *what is the extent to which induction training affects employee quality of service delivery in deposit money banks in Nigeria?*

Table 2 Mean rating of responses of respondents on the extent to which induction training affects employee quality of service delivery in deposit money banks in Nigeria

S/N	Question Items	VGE (5)	GE (4)	ME (3)	LE (2)	VLE (1)	Mean	SD
1	Induction training designed for newly engaged employees to get them acquainted with the overall requirement of the organization such as norms, ethics, goals, rules and regulations.	101 (46)	56 (25)	33 (15)	19 (9)	11 (5)	3.986	0.066
2	Induction training provide opportunity to the new employees to be acquainted with the organization's	90 (41)	80 (36)	26 (12)	14 (6)	10 (5)	4.027	0.069

	structure, culture, work standard and diverse conditions of employment hence promotes their quality of service delivery							
3	Induction training provides opportunity to the new employees to be familiarized with the work environment to avoid making costly mistakes.	110 (50)	56 (25)	24 (11)	18 (8)	12 (5)	4.064	0.072
4	Induction training provides opportunity to the new employees to get familiarized with their current posts and to make them apprehend the general aims, policies, scope, challenges, and organization of the industry hence promotes their quality of service delivery.	98 (45)	76 (35)	29 (13)	11 (5)	6 (3)	4.132	0.076
	Grand Mean						4.0523	0.0708

This table shows that the respondents indicated their option on what is the extent to which induction training affects employee quality of service delivery in deposit money banks in Nigeria. The research items 1,2,3,4 have mean score of above 3.0 point respectively and it was rated great extent by respondents. The study revealed that induction training has significant effect on employee quality of service delivery in deposit money banks in Nigeria, since induction training provides opportunity to the new employees to get familiarized with their current posts and to make them understand the general aims, policies, scope, challenges, and organization of the industry hence promotes their quality of service delivery. The respondents are in agreement with all the items. (The grand mean (4.0523) is greater than cut-off mean 3.00).

4.1.2. Question Two: *what is the extent to which job rotation affects employee punctuality of deposit money banks in Nigeria?*

Table 3 Mean rating of responses of respondents on the extent to which job rotation affects employee punctuality of deposit money banks in Nigeria.

S/N	Question Items	VGE (5)	GE (4)	ME (3)	LE (2)	VLE (1)	Mean	SD
1	Job rotation enables management to discover employee’s area of interest and to improve on their experiences especially in other area or tasks thereby promoting employee punctuality	90(41)	80(36)	26(12)	14(6)	10(5)	4.027	0.069
2	Job rotation exposes the trainees to various experience needed to improve jobs post thereby promoting employee punctuality	100(45)	80(36)	20(9)	10(5)	8(4)	4.082	0.073
3	Job rotation reduces monotony of work and to discover the hidden potentials of the workers thereby promoting their punctuality.	110(50)	56(25)	24(11)	18(8)	12(5)	4.064	0.072
4	Job rotation enables management discover the aptitude of workers, area of interest and determine the area of specialization.	105(48)	79(36)	19(9)	11(5)	6(3)	4.209	0.082
	Grand Mean						4.096	0.074

This table shows that the respondents indicated their option on what is the extent to which job rotation affects employee punctuality of deposit money banks in Nigeria. The research items 1,2,3,4 have mean score of above 3.0 point respectively and it was rated great extent by respondents. The study revealed that job rotation has significant effect on employee punctuality of deposit money banks in Nigeria since Job rotation enables management discover the aptitude

of workers, area of interest and determine the area of specialization. The respondents are in agreement with all the items. (The grand mean (4.096) is greater than cut-off mean 3.00).

4.1.3. Question Three: *what is the extent to which formal education affects employee transparency of deposit money banks in Nigeria?*

Table 4 Mean rating of responses of respondents on the extent to which formal education affects employee transparency of deposit money banks in Nigeria.

S/N	Question Items	VGE (5)	GE (4)	ME (3)	LE (2)	VLE (1)	Mean	SD
1	Formal education provides opportunity for acquiring better skills and experiences designed for a job with higher pay.	121(55)	46(21)	29(13)	14(6)	10(5)	4.155	0.078
2	Formal education provides the basic training required for employment and further on-the-job training	100(45)	80(36)	20(9)	10(5)	8(4)	4.082	0.073
3	Formal education provides opportunity to employee to get professional training and skills with certificate	111(50)	55(25)	24(11)	18(8)	12(5)	4.068	0.072
4	Formal education provides opportunity to employee to get specialized training and skills capable of promoting employee transparency	108(49)	76(35)	19(9)	11(5)	6(3)	4.223	0.082
	Grand Mean						4.132	0.0763

This table shows that the respondents indicated their option on what is the extent to which formal education affects employee transparency of deposit money banks in Nigeria. The research items 1,2,3,4 have mean score of above 3.0 point respectively and it was rated great extent by respondents. The study revealed that formal education has significant effect on employee transparency of deposit money banks in Nigeria since formal education provides opportunity to employee to get specialized training and skills capable of promoting employee transparency. The respondents are in agreement with all the items. (The grand mean (4.132) is greater than cut-off mean 3.00).

4.2. Test of Hypotheses

The three hypotheses formulated for this study were tested using regression statistics and a decision taken is based on the rule below.

Decision rule: Reject H if P-value > 0.01

4.2.1. Test of Hypothesis One

H₁: Induction training has no significant effect on employee quality of service delivery in deposit money banks in Nigeria.

In testing this hypothesis, induction training was regressed against Job creation. The result of the single-regression analysis showed the model to examine the extent to which induction training affects employee quality of service delivery in deposit money banks in Nigeria.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.969 ^a	0.939	0.939	0.26133

a. Predictors: (Constant), Induction Training

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	231.021	1	231.021	3382.691	0.000 ^a
	Residual	14.888	218	0.068		
	Total	245.909	219			

a. Predictors: (Constant), Induction Training
b. Dependent Variable: employee quality of service delivery

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.086	0.075		-10.156	0.249
	Induction Training	1.022	0.018	0.969	58.161	0.000

a. Dependent Variable: employee quality of service delivery
Source: SPSS version 20

4.2.2. *Employee quality of service delivery = 0.086 + 1.022 Induction training*

The empirical result shows that the coefficient of induction training has positive effect on employee quality of service delivery; this means that induction training has positive and direct influence on employee quality of service delivery. The results of the t – statistics denotes that the coefficient of induction training was statistically significance. This is because observed values of t – statistics (58.161) is greater than its critical values (0.000). The results of the F – statistical test shows that the overall regression of the hypothesis one was statistically significance. This is because observed value of the F – statistics (3382.691) was great than its critical value (0.000). Again, our empirical result shows that the Pearson product moment correlation analysis (r) was 0.969. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and concluded that induction training has positive significant effect on employee quality of service delivery in deposit money banks in Nigeria.

4.2.3. *Test of Hypothesis Two*

H₂: Job rotation has no significant effect on employee punctuality of deposit money banks in Nigeria.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.970 ^a	0.941	0.941	0.25724

a. Predictors: (Constant), Job Rotation

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	231.484	1	231.484	3498.304	0.000 ^a
	Residual	14.425	218	0.066		
	Total	245.909	219			
a. Predictors: (Constant), Job Rotation; b. Dependent Variable: employee punctuality						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.258	0.076		-3.381	0.001
	Job Rotation	1.044	0.018	0.970	59.146	0.000
Dependent Variable: employee punctuality ; Source: SPSS version 20						

In testing this hypothesis, job rotation was regressed against employee punctuality. The result of the single-regression analysis shows the model to examine the extent to which job rotation affects employee punctuality of deposit money banks in Nigeria.

$$\text{Employee punctuality} = 0.258 + 1.044 \text{ Job rotation}$$

The empirical result shows that the coefficient of job rotation has positive effect on employee punctuality; this means that job rotation has positive and direct influence on employee punctuality. The results of the t – statistics denotes that the coefficient of job rotation was statistically significance. This is because observed values of t – statistics (59.146) was greater than its critical values (0.000). The results of the F – statistical test shows that the overall regression of the hypothesis one was statistically significance. This was because observed value of the F – statistics (3498.304) was great than its critical value (0.000). Again, our empirical result shows that the Pearson product moment correlation analysis (r) was 0.970. The strength of relationship between the two variables was high. However, we reject the null hypothesis and conclude that job rotation has positive significant effect on employee punctuality of deposit money banks in Nigeria.

4.2.4. Test of Hypothesis Three

H₃: Formal education has no significant effect on employee transparency of deposit money banks in Nigeria.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.965 ^a	0.930	0.930	0.28019
a. Predictors: (Constant), Formal education				

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	228.794	1	228.794	2914.270	0.000 ^a
	Residual	17.115	218	0.079		
	Total	245.909	219			
a. Predictors: (Constant), Formal education b. Dependent Variable: employee transparency						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.229	0.083		-2.758	0.006
	Formal education	1.034	0.019	0.965	53.984	0.000
Dependent Variable: employee transparency; Source: SPSS version 20						

In testing this hypothesis, formal education was regressed against employee transparency. The result of the single-regression analysis shows the model to examine the extent to which formal education affects employee transparency of deposit money banks in Nigeria.

Employee transparency = 0.229 + 1.034 Formal education

The empirical result shows that the coefficient of formal education has positive effect on employee transparency; this means that formal education has positive and direct influence on employee transparency. The results of the t – statistics denotes that the coefficient of formal education was statistically significance. This was because observed values of t – statistics (53.984) was greater than its critical values (0.000). The results of the F – statistical test shows that the overall regression of the hypothesis one was statistically significance. This was because observed value of the F – statistics (2914.270) was greater than its critical value (0.000). Again, our empirical result shows that the Pearson product moment correlation analysis (r) was 0.965. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and concluded that formal education has positive significant effect on employee transparency of deposit money banks in Nigeria.

5. Summary of the Findings

The following are the major findings of the study:

- The study revealed that there is a positive and significant effect of induction training on employee quality of service delivery in deposit money banks in Nigeria. This is because induction training provides opportunity to the new employees to get familiarized with their current posts and to make them apprehend the general aims, policies, scope, challenges, and organization of the industry and provides opportunity to the new employees to be familiarized with the work environment to avoid making costly mistakes (t-statistics (58.161) > critical value (0.000)).
- The study revealed that there is a positive and significant effect of job rotation on employee punctuality of deposit money banks in Nigeria. This is because job rotation enables management discover the aptitude of workers, area of interest and determine the area of specialization and expose the trainees to various experience needed to improve jobs post and to promote employee punctuality (t-statistics (59.146) > critical value (0.000)).
- The study revealed that there is a positive and significant effect of formal education on employee transparency of deposit money banks in Nigeria. This is because formal education provides opportunity to employee to get specialized with trainings and skills capable of promoting employee transparency and provides opportunity for acquiring better skills and experiences designed for a job with higher pay (t-statistics (53.984) > critical value (0.000)).

6. Conclusion

The study concluded that there is a positive and significant effect of career development on employee performance in deposit money banks in Enugu, Nigeria. This is because induction training provides opportunity to the new employees to get familiarized with their current posts and to make them apprehend the general aims, policies, scope, challenges, and organization of the industry; job rotation enables management discover the aptitude of workers, area of interest and determine the area of specialization; formal education provides opportunity to employee to acquire specialized training and skills capable of promoting employee transparency.

Recommendation

In view of the findings discussed earlier in this research, the following recommendations were therefore proposed:

- Management of deposit money banks in Nigeria should invest more induction training as it provides opportunity to the new employees to get familiarized with their current posts and make them apprehend the general aims, policies, scope, challenges, and organization of the industry hence promotes their quality service delivery.
- Management of deposit money banks in Nigeria should always adopt job rotation as it enables them to discover the aptitude of workers, area of interest and determine the area of specialization thereby promotes employees punctuality.
- Employees of deposit money banks in Nigeria should try to acquire formal education as it provides them with the opportunity to get specialized with training and skills capable of promoting employee transparency.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest among the authors.

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