

Impact Of Employee Training And Development On Organisational Performance: A Case Study Of Guaranty Trust Bank Zaria Branch

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Abstract. The paper examines how employee training and development impact the performance of an organisation at the Guaranty Trust Bank (GTB) Zaria branch in Nigeria. The researchers collected data by issuing a questionnaire to 40 employees, all of whom responded. The researchers analysed the data using descriptive statistics and Pearson correlation coefficients in SPSS V22.0. They tested three hypotheses: (H01) on-the-job training has no significant relationship with organisational performance, (H02) off-the-job training has no significant relationship with organisational performance, and (H03) online training has no significant relationship with organisational innovativeness. They found that on-the-job training does not make a difference, while off-the-job training has a minimal positive influence. Even online training offers a significant difference in enhancing innovativeness, which leads to improved performance. This study suggests that GTB should focus on online training, select training programs based on merit, and conduct frequent evaluations to align the programs with organisational objectives and strengthen the bank's competitiveness in the Nigerian banking industry.

Keywords: Employee Training; Employee Development; Organisational Performance; On-the-Job Training; Off-the-Job Training; Online Training; Guaranty Trust Bank (GTB); Banking Sector in Nigeria; Human Resource Management.

INTRODUCTION

The financial sector in Nigeria is a crucial building block for economic growth, as it facilitates financial transactions and makes significant contributions to economic development. Guaranty Trust Bank (GTB) is one of the most influential deposit money banks in Nigeria. This highly competitive industry requires the utilisation of modern technological advances and an understanding of customer needs, which drives the need to enhance employee talent [1]. SHRM training and development are essential activities that can improve human resources in organisations by increasing their abilities to perform their duties effectively. GTB's Zaria Branch utilises training to enhance service delivery and operational efficiency; however, researchers must empirically examine its influence on organisational performance.

Employees' skills, knowledge, and behaviours influence an organisation's performance because

organisations measure performance by how well they achieve their goals. Training equips employees with the skills they need for their current roles, while development prepares them for future positions and helps them remain flexible in dynamic industries such as banking [3]. Competent training is required to maintain its market position due to the rapid implementation of e-banking, e-payments, including electronic transfers, and point-of-sale systems [4]. Nonetheless, little is known regarding the effectiveness of various training strategies, including on-the-job training, off-the-job training, and online training, as a means of boosting performance in the case of GTB Zaria.

The research problem will examine the effectiveness of training methods in enhancing performance within organisations at GTB Zaria. Although training is perceived as a necessity, other factors, such as the infrequency of training, the high cost of training, and employee retention after training, are considered to play a negative

role in the effectiveness of the training [5]. The article addresses the question of whether on-the-job, off-the-job, and online learning strategies will have a significant impact on performance and innovativeness, a crucial requirement in Nigeria's dynamic banking system. This research is timely because technological disruption and intense competition have made life very difficult for banks in developing economies.

This paper has three objectives. It first assesses the influence of on-the-job training on the organisation's performance. Second, it determines the impact of off-the-job training on performance. Third, it examines the impact of online training on the innovativeness effect in organisations, one of the key contributors to performance within technologically demanding banks.

These goals give GTB actionable information to help maximise training strategies and ensure that training develops employees in ways that meet organisational objectives.

It will test three null hypotheses: (H01) There is no significant relationship between organisational performance and on-the-job training; (H02) There is no significant relationship between organisational performance and off-the-job training; and (H03) There is no significant relationship between organisational innovativeness and online training. These assumptions are addressed by utilising the data of GTB Zaria Branch employees, with a focus on 2018, which marked a breakthrough in e-banking adoption in Nigeria.

The value of the study lies in its ability to considerably inform the human resource policies of GTB, especially in matters related to optimising training programs to help the firm achieve its performance and competitiveness objectives [6]. By providing training approaches that work, the study will offer valuable suggestions on how to enhance both employee and organisational performance. It is also a contribution to the academic discourse on training in the Nigerian banking sector, and in a localised case [4].

Skill obsolescence and high attrition rates pose significant threats to the Nigerian banking industry, underscoring the need for effective training programs [1]. Zaria, being a branch of a leading bank, also offers a pertinent case study to unravel these dynamics. It is hoped that the findings will assist policymakers and bank management in designing training interventions that can help

them overcome these challenges in developing a skilled and innovative workforce.

This paper highlights the strategic nature of training in achieving organisational excellence. By contrasting the differences in training approaches, GTB Zaria will receive sufficient evidence-based recommendations that will help optimise employee performance, minimise inefficiencies, and achieve a sustainable competitive advantage in the competitive banking environment in Nigeria [7]. The findings suggest the establishment of special training policies to aid sustainable development in the industry.

Literature Review

The study draws on three theoretical perspectives. According to Social Learning Theory, the author [8] explains that individuals acquire skills by observing and interacting with knowledgeable people, which highlights the need for training that helps employees learn from credible role models. Suggest that the author [9] proposes training as a motivational practice that promotes job interest and performance through positive reinforcement. In the Resource-Based View, the author [10] asserts that organisations create a competitive advantage when they develop human resources through specialised training that aligns employee capabilities with strategic objectives. All these theories emphasise the importance of training in developing strengths, providing encouragement, and facilitating effective execution.

The literature shows the differences between training and development. Training is job-specific and enhances short-term skills immediately usable in their jobs. In contrast, development helps employees develop and prepare for other future positions, and is thus long-term, building long-term adaptability [11]. In the banking industry, where advancements in technology necessitate ongoing upskilling, training approaches such as on-the-job, off-the-job, and online training are crucial [12]. The efficiency of all these methods lies in their ability to reflect both organisational requirements and individual learning capabilities, as noted by the author [13].

Training and Organisational Performance. Training is also used to enhance organisational performance through improved employee skills, reduced errors, and increased productivity [1]. Systematic training processes involve needs assess-

ment, objective setting, and evaluation, which should ensure adherence to organisational goals [14]. Training helps address performance shortfalls in customer care and transaction processes, which are key banking activities at GTB Zaria [4].

Practice training, such as coaching and job rotation, provides some traction to the hands-on aspect of the job but can be a very costly experience when left uncontrolled [15]. Seminars and workshops are part of off-the-job training and are more theoretical in nature, making them less practical and often more expensive [16]. The training facilitated by technology through online training can enable flexible learning and exposure to innovations, and as such, has gained relevance in the banking industry [17].

The advantages of training include improved productivity, low turnover, and high-quality services, which contribute to organisational competitiveness [7]. Nonetheless, other issues, such as high expenses, insufficient training of trainers, and the absence of assessment, can restrict performance [17]. Zaria should overcome these barriers to optimise training influences on performance.

Training and Employee Innovation. Training nurtures innovation among employees by introducing them to fresh ideas and technologies that are crucial in technology-oriented industries, such as banking [4]. Specifically, online training provides access to trends, enabling employees to develop new solutions [17]. Online training has the potential to improve e-banking competencies at GTB Zaria, as it expands the scope of the financial infrastructure to meet customer expectations for digital services.

The Resource-Based View suggests that training also develops distinct competencies, which relate to the innovativeness of organisations [10]. Online-trained employees will have better chances of utilising new technologies to enhance service delivery and operational efficiency [18]. Nevertheless, the rate of training and its insufficient motivation may obstruct the innovation process, and correlated interventions are required [19].

Workshops and simulations are training procedures that help develop employees' creative skills by enhancing their critical thinking and problem-solving abilities [20]. GTB Zaria prioritises online training and can consider the above advantages. However, the bank must implement

and assess training regularly to maintain innovation and enhance performance [13].

METHOD

In this research, a descriptive research design was employed to evaluate the effect of training and development on the performance of an organisation, using the GTB Zaria Branch in Nigeria as a case study. The population size consisted of 45 employees, who were sampled using a census method, resulting in 40 valid responses to the questionnaire (a 100% response rate). The questionnaire contained Likert-based questions about on-the-job training, off-the-job training, and online training, as well as the performance and innovativeness of their organisation. The researchers analysed the data with descriptive statistics (frequencies and percentages) and Pearson correlation coefficients in SPSS V22.0, and they tested three research hypotheses at 5% and 10% levels of significance. Contextual support in the form of secondary data was in journals, textbooks and bank records. The research was conducted in 2018, during which there was a significant adoption of e-banking. Perhaps this study could have covered other GTBs, leading to a possible lack of generalizability. The problems were insufficient questionnaire reliability and the limited scope of use of the three training methods.

RESULTS AND DISCUSSION

Table 1 – Performance After On-the-Job Training

Response	Frequency	%	Cumulative %
Strongly Agree	27	67.5	67.5
Agree	8	20.0	87.5
Undecided	3	7.5	95.0
Strongly Disagree	2	5.0	100.0
Total	40	100.0	

Interpretation: 87.5% of respondents (67.5% strongly agree, 20% agree) believe on-the-job training improves performance; however, 5% strongly disagree, indicating mixed perceptions of its effectiveness.

Table 2 – Off-the-Job Training and Employee Performance

Response	Frequency	%	Cumulative %
Strongly Agree	31	77.5	77.5
Agree	8	20.0	97.5

Response	Frequency	%	Cumulative %
Disagree	1	2.5	100.0
Total	40	100.0	

Interpretation: 97.5% agree (77.5% strongly) that off-the-job training enhances employee performance, showing substantial perceived value.

Table 3 – Online Training and Employee Performance

Response	Frequency	%	Cumulative %
Strongly Agree	25	62.5	62.5
Agree	14	35.0	97.5
Undecided	1	2.5	100.0
Total	40	100.0	

Interpretation: 97.5% agree that online training improves performance, underscoring its importance in banking.

Table 4 – Online Training and Exposure to Innovations

Response	Frequency	%	Cumulative %
Strongly Agree	29	72.5	72.5
Agree	10	25.0	97.5
Undecided	1	2.5	100.0
Total	40	100.0	

Interpretation: 97.5% agree that online training exposes employees to innovations, supporting its role in fostering innovativeness.

Table 5 – Correlation Between Training Methods and Performance

Variables	Performance	On-the-Job Training	Off-the-Job Training
Performance	1.000	-0.141	0.252
On-the-Job Training	-0.141	1.000	0.099
Off-the-Job Training	0.252	0.099	1.000

Significance (1-tailed): On-the-Job Training $p = 0.192$; Off-the-Job Training $p = 0.058$.

Interpretation: On-the-job training has a negative correlation with performance ($r = -0.141$, $p = 0.192$), supporting H01 (i.e., no significant relationship). Off-the-job training shows a weak but significant positive correlation ($r = 0.252$, $p = 0.058$), rejecting H02.

Table 6 – Correlation Between Online Training and Innovativeness

Variables	Innovativeness	Online Training
Innovativeness	1.000	0.504
Online Training	0.504	1.000

Significance (1-tailed): Online Training $p=0.000$,

Interpretation: Strong positive correlation (0.504, $p=0.000$) between online training and innovativeness, rejecting H03 with 100% confidence.

Online Training: A Catalyst for Innovation and Performance. The most interesting finding of the study indicates that online training can be used as a catalyst for inspiring organisational innovation at the GTB Zaria branch. The correlation between online training and innovativeness reveals a positive relationship, with a correlation coefficient of 0.504 ($p = 0.000$). This indicates statistical significance at the 0.000 confidence level, which in turn supports the rejection of the null hypothesis H03. This fact correlates significantly with recent studies by the author [17], which emphasise that online training platforms provide employees with insight into the latest industry trends and technological breakthroughs, enabling them to develop new solutions in the rapidly evolving field of banking. The fact that 97.5 per cent of respondents support the claim that online training is efficient in relation to innovation indicates that online training is paramount in ensuring GTB employees are ready to deal with the challenges of digital banking transformation and the high expectations of customers in obtaining expert financial assistance.

The Paradox of On-the-Job Training. Based on the results, contrary to common knowledge, on-the-job training did not have a significant positive correlation with organisational performance, with a correlation coefficient of -0.141 ($p = 0.192$), which supports the validity of the hypothesis stated in H01. This unintuitive result challenges orthodoxy in the realm of experiential learning at work and seems to imply something wrong with the current on-the-job training approach at GTB Zaria. Although 87.5 per cent of respondents confirmed satisfactory performance improvement after on-the-job training, the result was not statistically significant, indicating a gap between perceived and actual performance improvement. Lack of proper supervision, improper training arrangements, or setting learning goals

may also be the root cause of this paradox. As Ngirwa (2009) cautions, a lack of supervision during practical training may result in adverse effects, such as error propagation or learning goals without optimisation.

Off-the-Job Training: Modest but Meaningful Impact. Off-the-job training had a weak but significantly positive relationship with organisational performance ($r = 0.252$, $p = 0.058$), which rebuts H02 at the 10% level. Although 97.5% of people answered affirmatively to the benefits of off-the-job training, its low correlation suggests that it has limited practical effects on day-to-day performance results. This finding aligns with the observations of authors [4], who noted that cost limitations and insufficient practical implementation are key impediments to the effectiveness of off-the-job training. Seminars and workshops are theoretical in nature, and therefore, there would be no direct relationship between job performance and attendance unless there is some follow-up support and an opportunity to practice the learning. The findings suggest that GTB Zaria should supplement its off-the-job training programs with additional post-training support and align them more closely with real-world banking practices.

Training Frequency and Utilisation Challenges. One of the serious issues revealed by the data is the poor utilisation of training prospects, especially Internet-based training, with only 35% of employees having used it twice, despite its proven effectiveness. This participation rate is low and represents a potential untapped resource in GTB Zaria that needs to be leveraged to capitalise on the benefits of online training in improving innovation and performance levels. The discrepancy between the training effectiveness and its utilisation implies that there is a structural issue in training scheduling, staff interest, or employer commitment to training. The authors researched the cost-efficiency and flexibility of online teaching, suggesting that it is the most promising choice when training is conducted continuously [7]. Still, the underutilisation pattern shows that GTB Zaria does not capitalise on these advantages to stay competitive within the ever-changing Nigerian banking market.

Training Investment implications on strategy. The difference in the efficacy of training modes highlights significant strategic considerations in the human resource development investments that GTB Zaria is willing to undertake. Online training

and innovation have a high level of correlation, and yet investment in these avenues is low. Thus, reinvesting in this area could provide high returns on investment in training. The poor outcomes of on-the-job training suggest the need for redesigning such programs, including significant improvements in supervision, the establishment of learning pathways, and the implementation of performance metrics. In the meantime, the weak volumes of off-the-job training require greater coherence with practice and accompanying support mechanisms. In combination, the findings indicate that GTB Zaria needs to utilise a differentiated training system that focuses on online training in building innovations, as well as addressing the structural inefficiencies of the traditional training system, to develop a coherent and efficient employee training program.

CONCLUSIONS

This research would clearly reveal that training and development have a significant impact on organisational performance at the GTB Zaria office, where online training remains the most effective approach in creating innovation and a competitive edge in the rapidly evolving Nigerian banking industry. The fact that hypothesis H03 was rejected due to the high positive correlation ($r = 0.504$, $p = 0.000$) between online training and organisational innovativeness suggests the paramount significance of online learning platforms in situations such as preparing staff for technological change and shifts in client requirements. On the contrary, the rejection of hypothesis H01 indicates that on-the-job training, despite positive employee reports, cannot be statistically significant in changing performance, and implementation flaws need to be corrected soon due to increased supervision and organisational learning schedules. Off-the-job training has a slight positive influence on the person ($r = 0.252$, $p = 0.058$). Still, the minimal effect indicates the need for closer ties between training and the practical application of the training knowledge, as well as post-training support mechanisms. The most alarming fact about this study is the systematic underutilisation of highly effective online training programs, which represents a significant missed opportunity to develop organisations. Zaria should therefore focus more of the training resources on online training and, at the same time, restructure the conventional training to meet the organisation's goals. Using merit-based training selections, frequent needs

assessment and sophisticated evaluation systems, GTB can improve its human capital expenditure framework to remain relevant in today's and in the future of the highly technolo-

gised banking sector in Nigeria, which in the long run would help the company achieve sustainable performance and be one of the leaders in the industry.

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