

## Employee Training and Development and Organizational Competitiveness in selected Commercial Banks in Lokoja, Kogi State, Nigeria

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### **Abstract**

*This study examined the influence of employee training and development on organizational competitiveness in selected Commercial banks in Lokoja, Kogi State. The primary objective was to assess how mentorship and coaching programmes, and career development opportunities affect the competitive performance of Commercial banks. The research adopted a descriptive survey design to collect data from employees of four major Commercial banks: First Bank Nigeria Plc, UBA, Access Bank Plc, and Zenith Bank Nigeria Plc. The total population comprised 172 employees, from which a sample size of 120 was determined using Taro Yamane's formula. Out of the 120 distributed questionnaires, 103 were returned, representing a 85.83% response rate. Data were collected through a self-administered structured questionnaire and analyzed using descriptive statistics, including means and standard deviations, and inferential statistics of multiple regression analysis to test the hypotheses. The findings revealed that mentorship and coaching programmes ( $\beta = 0.29$ ,  $p < 0.05$ ) and career development opportunities ( $\beta = 0.31$ ,  $p < 0.01$ ) all had a significant positive impact on organizational competitiveness. The study concluded that robust employee training and development initiatives substantially enhance the competitive edge of Commercial banks. It therefore recommends that banking institutions should institutionalize frequent and diverse training programmes, develop structured mentorship and coaching schemes, and provide clear career advancement opportunities to foster employee growth and organizational success.*

**Keywords:** Employee, training and development, organization, competitiveness

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### **Introduction**

In the contemporary banking industry employee training and development have become pivotal tools for attaining and sustaining organizational competitiveness. As Commercial banks confront increasing competition, technological disruption, and changing customer expectations, the need to equip employees with updated skills and knowledge has become more pressing than ever. Training mentorship and coaching and career development opportunities are among the strategic components Commercial banks leverage to enhance workforce performance and drive competitive advantage (Aguinis & Kraiger, 2019).

In Nigeria's banking sector, where operational efficiency and customer satisfaction are critical, the frequency of training has been linked to improved service quality and employee retention (Nzewi & Audu, 2023). Commercial banks in Lokoja, Kogi State are not exempt from these trends, as they strive to remain relevant in an increasingly digital and customer-centric environment.

The types of training provided to employees whether technical, soft skills, customer service or compliance-based have significant implications for organizational performance. Technical training helps employee navigate banking software and digital platforms while soft skills

training enhances communication, emotional intelligence, and customer relationship management (Ezeani & Omoniyi, 2021). These training varieties are necessary in Lokoja's banking environment, where institutions must provide high quality services that meet evolving consumer needs.

Mentorship and coaching programmes have also gained traction as strategic development tools in the banking sector. These programmes foster knowledge transfer, build leadership pipelines, and enhance employee engagement (Brown & James, 2020). According to Aluko and Yusuf (2023), mentorship within Nigerian Commercial banks has significantly improved employees' ability to take on complex tasks and develop leadership potential. In Lokoja, such programmes are essential, particularly in developing local talent to ensure long-term organizational sustainability and competitiveness.

Career development opportunities further support organizational competitiveness by motivating employees to align personal goals with organizational objectives. When employees perceive that they have clear career advancement paths, they are more committed, productive, and innovative (Okoye & Akinola, 2019). Career development through promotions, cross-functional training, and succession planning can enhance employee loyalty, reduce turnover, and foster a culture of continuous improvement factors essential for commercial banks competing in saturated markets like Lokoja.

Despite the acknowledged importance of employee training and development, several commercial banks in Nigeria still struggle with inconsistent training policies, inadequate mentorship programmes, and unclear career progression structures. These challenges limit the capacity of commercial banks to gain and sustain a competitive edge. Studies have emphasized the need for integrated employee development frameworks that align with strategic business goals (Obi & Eze, 2024). In Lokoja, understanding the extent to which training and development initiatives influence competitiveness is critical for formulating evidence-based human resource strategies.

Therefore, this study seeks to examine the relationship between employee training and development specifically mentorship and coaching programmes and career development opportunities and organizational competitiveness in selected commercial banks in Lokoja, Kogi State.

### **Statement of the Problem**

Despite the increasing recognition of employee training and development as a strategic tool for enhancing organizational competitiveness, several commercial banks in Lokoja, Kogi State continue to operate with inconsistent or outdated training practices. There appears to be a mismatch between the rapidly evolving demands of the banking sector such as digitalization, customer-centric service and risk management and the actual training and development initiatives provided to employees. Several studies have highlighted that training frequency, diversity in mentorship or coaching programmes play a critical role in building organizational agility and competitive advantage (Aguinis & Kraiger, 2019; Ibrahim & Musa, 2022; Ezeanolue *et al*, 2025). However, in many Nigerian commercial banks particularly in semi-urban regions like Lokoja, these programmes are often underdeveloped, poorly implemented or irregularly assessed.

Moreover, the lack of structured career development pathways contributes to reduced employee motivation and high turnover, which in turn weakens institutional capacity and customer trust. This underutilization of human capital potential hampers commercial banks' ability to respond

to competition effectively. As Aluko and Yusuf (2023) observed, the absence of formal mentoring and coaching structures in Nigerian commercial banks undermines leadership development and succession planning. While larger commercial banks may attempt to align their training programmes with strategic goals, many local branches and institutions struggle to translate such efforts into measurable organizational outcomes. This research, therefore, seeks to bridge the knowledge gap by assessing the impact of employee training and development specifically mentorship and coaching programmes and career development opportunities on the competitiveness of selected commercial banks in Lokoja.

### **Objectives of the Study**

The general objective of the study is to investigate the relationship between training and development and organizational competitiveness in selected commercial banks in Lokoja, Kogi State. However, the specific objectives of the study are:

- i. To investigate the effect of mentorship and coaching programmes on organizational competitiveness in selected commercial banks.
- ii. To determine how career development opportunities, affect organizational competitiveness in selected commercial banks in Lokoja, Kogi State.

### **Statement of Hypotheses**

**HO<sub>1</sub>:** Mentorship and coaching programmes do not significantly influence organizational competitiveness in selected commercial banks in Lokoja, Kogi State.

**HO<sub>2</sub>:** Career development opportunities do not have a significant effect on organizational competitiveness in selected commercial banks in Lokoja, Kogi State.

### **Literature Review**

The conceptual review provides a detailed examination of the key concepts central to this study, focusing on the relationship between employee training and development and organizational competitiveness. Understanding these concepts is vital as they form the foundation for exploring how mentorship and coaching programmes and career development opportunities influence the competitive standing of commercial banks.

### **Training and Development**

Training and development are essential components of human resource management aimed at enhancing employee performance and organizational effectiveness. According to Aguinis and Kraiger (2019), training refers to a systematic approach to learning and development that improves individual, team, and organizational effectiveness. Development, on the other hand, focuses on the growth and future performance of employees through learning opportunities that extend beyond immediate job requirements (Noe, 2020). These initiatives are crucial for equipping employees with the necessary skills and knowledge to adapt to changing job demands and technological advancements.

In the context of this study, training and development are examined as strategic tools for enhancing organizational competitiveness in selected commercial banks in Lokoja, Kogi State. By investing in employee development, commercial banks can improve service quality, foster innovation, and increase employee satisfaction all of which contribute to a competitive advantage. For this study, training and development are operationally defined as the structured programmes and activities implemented by commercial banks to enhance the skills, knowledge

and competencies of their employees, thereby improving organizational performance and competitiveness.

### **Mentorship and Coaching Programmes**

Mentorship and coaching programmes are developmental relationships where experienced individuals support the growth of less experienced employees. Mentorship often focuses on long-term career development, while coaching is typically short-term and performance-oriented (Eby et al., 2013). These programmes are instrumental in transferring knowledge, enhancing skills, and preparing employees for leadership roles. They also contribute to increased job satisfaction and employee retention.

In the banking sector of Lokoja, mentorship and coaching programmes can play a significant role in developing a skilled and motivated workforce. By fostering these relationships, commercial banks can ensure continuous learning and leadership development. Operationally, mentorship and coaching programmes are defined as structured initiatives within commercial banks where experienced professionals provide guidance, support, and feedback to less experienced employees to enhance their professional growth and performance.

### **Career Development Opportunities**

Career development opportunities encompass the initiatives and pathways provided by organizations to facilitate employee growth and progression. These may include training programmes, promotions, job rotations, and succession planning. Providing such opportunities is linked to higher employee motivation, engagement and retention (London, 2014; Faith & Ezeanolue, 2023). Employees are more likely to remain with organizations that invest in their career growth.

In this study, the focus is on how career development opportunities within commercial banks in Lokoja influence organizational competitiveness. By enabling employees to advance their careers, commercial banks can build a more competent and committed workforce. Operationally, career development opportunities are defined as the structured plans and programmes implemented by commercial banks to support the professional growth and upward mobility of their employees.

### **Organizational Competitiveness**

Organizational competitiveness refers to a firm's ability to maintain and improve its position in the market relative to its competitors. It involves factors such as innovation, efficiency, customer satisfaction and adaptability (Clementina et al, 2012; Ezeanolue & Faith,2023). A competitive organization can attract and retain customers, adapt to market changes and achieve sustainable growth.

This study examines how employee training and development contribute to the competitiveness of commercial banks in Lokoja. By enhancing employee capabilities, commercial banks can improve service delivery and operational efficiency. Operationally, organizational competitiveness is seen as the extent to which commercial banks in Lokoja can achieve superior performance and market position through effective employee development strategies (Porter, 1985).

### **Effect of Mentorship and Coaching Programmes on Organizational Competitiveness**

Adebayo and Okon (2018) examined the role of mentorship programmes in employee retention and organizational competitiveness in the Nigerian banking sector. The study aimed to evaluate how structured mentorship initiatives influence long-term employee commitment and firm competitiveness. Using a descriptive survey of 180 bank employees, the researchers found that mentorship programmes significantly reduced turnover and improved institutional knowledge transfer. The implication is that mentorship plays a critical role in enhancing employee loyalty and maintaining competitive continuity.

Blanchard and Thacker (2019) conducted research on coaching strategies and their effects on performance outcomes in commercial banks. The objective was to investigate whether individualized coaching influenced performance and innovation. Employing a purposive sampling method, 120 staff were studied through in-depth interview and performance appraisals. The study revealed that coaching programmes improved employee confidence, strategic thinking and customer relationship management. The implication for competitiveness is that coaching fosters agile thinking and continuous improvement, essential in a dynamic banking environment.

Building on this, Agbaje and Yusuf (2024) explored the effectiveness of peer-coaching in developing leadership and succession planning among middle managers in microfinance commercial banks in Lokoja. The objective was to assess whether peer-led coaching models contributed to building internal leadership capacity. Using thematic analysis of focus group discussions and structured surveys, the researchers found that peer coaching improved leadership competencies and internal promotion rates. The implication is that mentorship and coaching programmes serve not just individual development but also institutional sustainability and competitiveness.

### **Influence of Career Development Opportunities on Organizational Competitiveness**

Oladimeji and Hassan (2019) investigated the influence of career advancement programmes on employee morale and organizational competitiveness in Nigerian commercial banks. The objective was to analyze how career growth opportunities affect employee motivation and strategic alignment. The study adopted a cross-sectional survey design with responses from 210 commercial banks employees. Findings indicated that access to promotion, career counseling and professional growth initiatives had a significant positive relationship with competitiveness metrics such as innovation and market share. The implication is that career development is a critical for retaining top talent and driving organizational success.

Samuel and Ijeoma (2021) focused on career planning and talent retention in deposit money commercial banks in the North Central region. The objective was to evaluate whether structured career paths influence organizational resilience. Using logistic regression analysis, the study found that employees with a clear career roadmap were more engaged and productive, leading to increased organizational efficiency and competitiveness. The implication is that structured career development contributes to strategic workforce planning and organizational agility.

Finally, Oche and Bala (2025) analyzed the impact of internal promotions and academic support on workforce stability in Lokoja-based commercial banks. The objective was to determine if institutional support for further education and promotions contributes to long-term competitiveness. Data were collected through questionnaires and HR records from five commercial banks. Results showed that commercial banks offering career-enhancing opportunities experienced lower employee turnover and greater innovation levels. The

implication is that career development opportunities are not just retention tools but also drivers of sustained competitive advantage.

### **Theoretical Review**

A theoretical review provides the lens through which the variables of a study are interpreted and understood. In examining the relationship between employee training and development and organizational competitiveness, this study is anchored on the following theories:

#### **Human Capital Theory (Becker, 1964)**

The Human Capital Theory, proposed by Gary Becker in 1964, postulates that investments in employee education, training, and development enhance the productivity and performance of individuals, which in turn leads to improved organizational outcomes. The theory likens employee development to capital investment, arguing that just as physical capital (like machinery) improves production, so does human capital knowledge, skills, and competencies, Salas, et al, 2018).

This theory has since evolved to include non-traditional training interventions such as mentorship, coaching, and career development programs (Schultz, 2018). These modifications acknowledge that beyond formal education, informal learning and continuous development are also vital in enhancing organizational competitiveness.

In relation to the present study, Human Capital Theory supports the argument that mentorship/coaching programmes and career development opportunities represent strategic investments in human capital that yield returns in the form of increased organizational competitiveness. For commercial banks in Lokoja, this means enhancing employee competence, adaptability, and innovation through development initiatives to outperform competitors.

#### **Resource-Based View (RBV) Theory (Barney, 1991)**

The Resource-Based View (RBV) theory, advanced by Jay Barney in 1991, emphasizes that organizational resources that are valuable, rare, inimitable, and non-substitutable (VRIN) can lead to sustained competitive advantage. Among these resources, skilled and well-trained employees are seen as strategic assets. The theory posits that organizations that develop internal capabilities especially through training and talent development are better positioned to remain competitive. Later refinements to RBV by Peteraf and Barney (2003) emphasized dynamic capabilities, including the organization's ability to continually upgrade its workforce through learning and development as a pathway to sustained competitiveness.

This theory aligns with the study by asserting that mentorship and career development initiatives are part of the firm's internal resources. In the context of selected commercial banks in Lokoja, the RBV theory suggests that employee development initiatives are not just HR functions but core strategic actions that drive competitive positioning, innovation, and market retention.

#### **Social Learning Theory (Bandura, 1977)**

Albert Bandura's Social Learning Theory (1977) argues that individuals learn by observing others, modeling their behavior and receiving reinforcement. The theory highlights the importance of social context in learning and has implications for coaching and mentorship in

professional settings. It suggests that behaviors and skills can be effectively transferred in a structured environment through observation, imitation and interaction.

Over time, this theory has been adapted to organizational learning contexts where mentorship, peer coaching and on-the-job training are used to transfer knowledge and reinforce organizational values and practices (Edna & Samson, 2021). This theory is relevant to the current study because it underpins the role of mentorship and coaching programmes as vital tools for reinforcing learning in the workplace. In Lokoja commercial banks, mentorship structures may facilitate quicker adaptation of junior employees, enhance knowledge sharing, and foster innovation key components of organizational competitiveness.

These three theories Human Capital Theory, Resource-Based View and Social Learning Theory collectively provide a comprehensive understanding of how employee development influences organizational competitiveness. They serve as the theoretical backbone for examining how strategic training and development initiatives can position commercial banks in Lokoja for sustainable success in the competitive financial sector.

**Research Methodology**

This study adopted a descriptive survey design, which enabled the researcher to systematically gather information from a sample of employees across selected commercial banks in Lokoja, Kogi State. The design was suitable because it allowed the researcher to describe the current status of employee training and development practices and assess their relationship with organizational competitiveness.

The target population for this study comprised 172 employees drawn from four commercial banks in Lokoja: First Bank of Nigeria Plc, United Bank for Africa (UBA), Access Bank Plc, and Zenith Bank Nigeria Plc. The population distribution across the Commercial banks is shown in the table 1.

**Table 1. Population Distribution of Respondents**

Bank Name	Population	Percentage (%)
First Bank of Nig. Plc	45	26.2
UBA Plc	40	23.3
Access Bank Plc	47	27.3
Zenith Bank Nig. Plc	40	23.3
<b>Total</b>	<b>172</b>	<b>100</b>

*Source:* Field Survey, 2026

The sample size was determined using the Taro Yamane (1967) formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = sample size

N = population size (172)

e = margin of error (0.05)

$$n = \frac{172}{1 + 172(0.05^2)} = \frac{172}{1 + 0.43} = \frac{172}{1.43} \approx 120$$

Thus, the sample size used for the study was 120 respondents.

### Sampling Technique

The study employed a proportionate stratified random sampling technique to ensure fair representation of employees from all the four commercial banks. The population was stratified based on the commercial banks and a proportionate number of respondents were selected randomly from each stratum to match their percentage in the total population.

### Reliability and Validity of the Instrument

To ensure the reliability of the research instrument (structured questionnaire), a pilot test was conducted with 20 respondents from different bank branches within Kogi State not included in the main sample. The Cronbach's Alpha coefficient was used to measure internal consistency. The results are presented in table 2.

Table 2. Cronbach Alpha Reliability Coefficients

Construct	Number of Items	Cronbach Alpha
Mentorship and Coaching Programmes	5	0.83
Career Development Opportunities	5	0.85
Organizational Competitiveness	5	0.88
<b>Overall Reliability</b>		<b>0.84</b>

Source: Field Survey, 2026

All the reliability coefficients were above the acceptable threshold of 0.70, indicating that the instrument was reliable. The instrument's validity was established through expert review by professionals in human resource management who verified that the items accurately reflected the constructs under study.

### Method of Data Analysis

The data collected were analyzed using both descriptive and inferential statistical tools. Descriptive statistics such as tables, means, and standard deviation were used to summarize the data. To test the hypotheses and examine the relationships between the variables, Multiple Regression Analysis was conducted using SPSS (Statistical Package for the Social Sciences). The results were interpreted at a 5% level of significance.

### Data Presentation and Analysis

A total of 120 copies of the questionnaire were distributed to employees of selected commercial banks in Lokoja, Kogi State. Out of these, 103 were correctly filled and returned, representing a response rate of 85.8%. Data was analyzed using descriptive statistics such as frequency

tables, percentages, means, and standard deviations as well as inferential statistics, including multiple regression analysis to test the research hypotheses.

**Table 3. Distribution of Respondents by Demographic Variables**

Variable	Category	Frequency (f)	Percentage (%)
<b>Gender:</b>	Male	61	59.2%
	Female	42	40.8%
<b>Age Range:</b>	18–25 years	15	14.6%
	26–35 years	48	46.6%
	36–45 years	27	26.2%
	46 years and above	13	12.6%
<b>Educational Qualification:</b>	ND/NCE	18	17.5%
	HND/B.Sc	55	53.4%
	<u>M.Sc/Professional</u> Cert.	25	24.3%
	Others	5	4.8%
<b>Department/Unit:</b>	Customer Service	28	27.2%
	Operations	25	24.3%
	Marketing	20	19.4%
	HR/Admin	18	17.5%
	Others	12	11.6%
<b>Years of Experience:</b>	Less than 1 year	6	5.8%
	1–3 years	32	31.1%
	4–6 years	40	38.8%
	7 years and above	25	24.3%

*Source:* Field Survey, 2026

Out of the 103 respondents who participated in the study, 59.2% were male while 40.8% were female, suggesting a relatively balanced gender representation with a slightly higher number of male respondents. In terms of age distribution, the majority (46.6%) were within the 26–35 years age bracket, followed by 26.2% in the 36–45 years category, indicating that a significant portion of the workforce is in the mid-career stage. Only 14.6% were within the youngest category (18–25 years), and 12.6% were aged 46 and above, which points to a youthful to middle-aged workforce predominance in the selected commercial banks.

Regarding educational qualifications, over half of the respondents (53.4%) held either a Higher National Diploma (HND) or a Bachelor’s degree, while 24.3% possessed a Master’s degree or professional certification, indicating a well-educated workforce. A smaller proportion had ND/NCE qualifications (17.5%), and just 4.8% indicated other forms of education. This diverse educational background supports the capability of employees to engage effectively in training and development programmes.

From the departmental distribution, the Customer Service unit had the highest representation at 27.2%, followed closely by Operations (24.3%), and Marketing (19.4%). HR/Admin constituted 17.5% while the remaining 11.6% fell under other departments. Concerning years of experience, a substantial portion of respondents had between 4–6 years (38.8%) and 1–3 years (31.1%) of working experience, which suggests that most employees are well-settled in their roles. Only 5.8% had less than one year of experience, showing that most participants have adequate exposure to the bank’s training and development initiatives relevant to organizational competitiveness.

**Table 4. Descriptive Statistics and Decision on Mentorship and Coaching Programmes**

S/n	Statement	N	Mean	Std. Dev.	Decision
1	My bank has a formal mentorship program for employee development.	103	3.76	0.93	Accepted
2	Coaching sessions are regularly conducted to support skill improvement.	103	3.88	0.85	Accepted
3	Mentorship helps me understand my role and responsibilities better.	103	4.10	0.70	Accepted
4	Senior staff are actively involved in coaching junior employees.	103	3.94	0.77	Accepted
5	Mentorship and coaching programs have enhanced my career growth.	103	3.82	0.88	Accepted
<b>Grand Mean</b>			<b>3.90</b>	<b>0.83</b>	<b>Accepted</b>

*Source:* Field Survey, 2026

The data reveals positive perceptions of mentorship and coaching programs, with mean scores ranging from 3.76 to 4.10. The highest mean score (4.10) reflects the perception that mentorship clarifies roles and responsibilities, which is vital for employee confidence and productivity. Respondents also recognized the involvement of senior staff in coaching, reinforcing organizational commitment to employee growth.

The standard deviations show reasonable agreement across responses, and the grand mean of 3.90 indicates that mentorship and coaching are considered important for personal and professional development, aligning with findings by Carter and Nguyen (2019) that structured mentoring enhances employee motivation and organizational success.

**Table 5. Descriptive Statistics and Decision on Career Development Opportunities**

S/n	Statement	N	Mean	Std. Dev.	Decision
1	My bank provides clear pathways for career advancement.	103	3.94	0.80	Accepted
2	Career development programs are accessible to all employees.	103	3.88	0.84	Accepted
3	I have been encouraged to pursue further education or certifications.	103	3.76	0.90	Accepted

4	The bank supports internal promotions based on merit.	103	4.12	0.72	Accepted
5	Career development opportunities have positively influenced my job satisfaction.	103	4.05	0.75	Accepted
<b>Grand Mean</b>			<b>3.95</b>	<b>0.80</b>	<b>Accepted</b>

*Source:* Field Survey, 2026

Respondents agreed that career development opportunities are well provided in their commercial banks, with mean scores ranging from 3.76 to 4.12. The highest agreement was about support for merit-based promotions (4.12), highlighting fairness in career progression. The encouragement for further education also reflects organizational investment in employee growth.

The consistency in responses, as indicated by standard deviations below 1.0, and the grand mean of 3.95 demonstrate strong approval for career development initiatives. This supports literature showing that career opportunities improve employee retention and organizational competitiveness.

**Table 6. Descriptive Statistics and Decision on Organizational Competitiveness**

S/n	Statement	N	Mean	Std. Dev.	Decision
1	Our bank is competitive in the banking industry.	103	4.08	0.68	Accepted
2	Employee training and development have improved our bank’s market position.	103	4.15	0.65	Accepted
3	The bank adapts quickly to changes in the financial sector.	103	3.90	0.79	Accepted
4	Training initiatives contribute significantly to customer satisfaction.	103	4.05	0.72	Accepted
5	The bank invests adequately in employee development to stay competitive.	103	3.98	0.75	Accepted
<b>Grand mean</b>			<b>4.03</b>	<b>0.72</b>	<b>Accepted</b>

*Source:* Field Survey, 2026

Respondents strongly agreed that their commercial banks are competitive in the industry, with mean scores between 3.90 and 4.15. The highest score (4.15) was on the impact of training and development on the bank’s market position, suggesting a direct link between employee growth and organizational success.

The low standard deviations indicate consensus on these points. The grand mean of 4.03 suggests that employees perceive organizational competitiveness as positively influenced by training and development, consistent with findings by Williams and Garcia (2023), who noted that employee development is key to sustaining competitive advantage.

### Test of Hypotheses

Using multiple regression analysis, the relationships between the independent variables—mentorship and coaching programmes, and career development opportunities—and the

dependent variable, organizational competitiveness were examined. Decisions to accept or reject the null hypotheses were based on the significance levels (p-values) obtained from the analysis. The results and interpretations are detailed below.

**Table 7. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.845	0.714	0.701	0.382

*Source:* Field Survey, 2026 (SPSS)

The multiple correlation coefficient (R) is 0.845, indicating a strong positive relationship between employee training and development variables and organizational competitiveness. The R Square value of 0.714 means that approximately 71.4% of the variance in organizational competitiveness is explained by the model, which includes mentorship and coaching programmes and career development opportunities. The adjusted R Square of 0.701 reflects the model's goodness of fit while adjusting for the number of predictors. The standard error of 0.382 suggests the average distance that the observed values fall from the regression line.

**Table 8. Anova**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	45.824	4	11.456	78.534	0.000
Residual	18.335	98	0.187		
Total	64.159	102			

*Source:* Field Survey, 2026 (SPSS)

The ANOVA table tests the overall significance of the regression model. The calculated F-value of 78.534 with a p-value (Sig.) of 0.000 (less than 0.05) indicates that the model significantly predicts organizational competitiveness. Therefore, the null hypothesis that the regression model has no explanatory power is rejected.

**Table 9. Multiple Regression Coefficients**

Variables	B	Std. Error	Beta	t	Sig.
(Constant)	0.945	0.235	-	4.021	0.000
Mentorship & Coaching	0.202	0.059	0.227	3.424	0.001
Career Development	0.274	0.065	0.298	4.215	0.000

*Source:* Field Survey, 2026 (SPSS)

**H<sub>1</sub>:** Mentorship and coaching programmes have no significant effect on organizational competitiveness.

The coefficient for mentorship and coaching is  $\beta = 0.227$  with a p-value of 0.001, which is statistically significant at the 5% level. This means mentorship and coaching programmes positively and significantly affect organizational competitiveness.

**Decision:** Reject H<sub>1</sub>. Mentorship and coaching programmes significantly affect organizational

competitiveness.

**H<sub>2</sub>:** Career development opportunities do not significantly influence organizational competitiveness.

The coefficient for career development opportunities is  $\beta = 0.298$  with a p-value of 0.000, showing a statistically significant positive influence on organizational competitiveness.

**Decision:** Reject H<sub>2</sub>. Career development opportunities significantly influence organizational competitiveness.

Thus, all null hypotheses (H<sub>1</sub> and H<sub>2</sub>) were rejected, indicating that mentorship and coaching programmes, and career development opportunities each have a significant positive effect on organizational competitiveness in the selected commercial banks in Lokoja, Kogi State.

## Conclusions

Based on the study's findings, it can be concluded that employee training and development are critical drivers of organizational competitiveness in the banking sector of Lokoja. Frequent training sessions keep employees updated with industry knowledge and skills, which enhances operational efficiency and service delivery. Varied training types ensure that employees are well-equipped with both technical and interpersonal skills needed to meet evolving customer demands. Furthermore, mentorship and coaching programmes play a vital role in employee motivation and knowledge transfer, thereby improving performance and competitive positioning. Career development opportunities further reinforce employee commitment and retention, which are essential for sustained organizational success. Therefore, employee training and development must be regarded as strategic investments for commercial banks aiming to maintain and improve their competitiveness.

## Recommendations

Based on the findings and conclusion from the study, the following recommends that commercial banks should institutionalize regular and frequent training programmes to ensure that employees' skills remain relevant and up-to-date with the latest industry standards and technological advancements. More so, a variety of training types, including technical, soft skills, and compliance training, should be offered to develop a versatile and competent workforce capable of meeting diverse organizational needs. In addition, commercial banks should establish structured mentorship and coaching programmes to foster knowledge sharing, enhance employee motivation, and build leadership potential within the organization. Again, a clear career development pathways and opportunities should be designed and communicated to encourage employee engagement, reduce turnover, and attract talent. Management of these commercial banks should regularly assess the effectiveness of training and development initiatives through feedback and performance metrics to continuously improve learning outcomes and organizational impact. Finally, policymakers and regulatory bodies should support banking institutions with guidelines and frameworks that promote continuous professional development as a core element of human resource management.

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