



RESEARCH ARTICLE ↓

**Effect of Employee Engagement Practices on the Performance of Money Deposit Banks in South East, Nigeria**

*Authors*

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*Abstract*

The study was on the effect of employee engagement practices on the performance of Money Deposit Banks in South East, Nigeria. The variables considered are the effect of employee commitment on the output and the effect of training and development on productivity. The study used the survey approach. The study employed primary sources of data through structural questionnaires. Data were analyzed by means of the score and standard deviation using the Sprint Likert Scale. For the test of the hypotheses, the data were analyzed using ANOVA and t-test for the statistical tools. The result showed that Employee commitment had a positive effect on the level of output  $t(n = 315) = 4248.823, P < 0.05$ ; Training and development had a positive effect on the level of productivity  $t(n = 315) = 761.285, P < 0.05$ . The study concluded that employee commitment had a positive effect on the level of output, also Training and development had a positive effect on the level of productivity. It was recommended that Money deposits banks in South-East, Nigeria should improve their compensation strategy in order to improve employees' dedication which will enable commitment, while efficiently delivering outstanding results.

**Keywords:** Employee Engagement Practices, Money Deposit Banks, Performance

## 1. Introduction

Employee engagement is a key term in attempting to comprehend and quantify the nature of an organization's connection with its employees. An "engaged employee" is someone who is completely interested in and excited about their work, and as a result, takes good steps to advance the company's reputation and interests. Employees that are engaged have a good attitude toward the company and its principles (Mondy, 2010). Employee engagement is a workplace approach that creates the proper conditions for all employees to give their best every day, committed to the organization's aims and values, motivated to contribute to organizational success, and with a greater sense of personal well-being. (Nwaeke, & Obiekwe, 2017).

Performance is viewed as an all-encompassing component of a company's human resource plans. Employee engagement and performance are crucial for organizations since employees are the driving force behind the organization's development and achievement of its goals and objectives. Understanding one's place in an organization and being enthused about where one fits in the organization's purpose and objectives is what employee engagement is all about. Employee engagement is defined as having a clear awareness of how an organization is meeting its mission and objectives, how it is changing to better achieve those objectives, and being given a voice in that journey to contribute ideas and express perspectives that are considered as decisions are made. This refers to feeling totally included as a team member, being focused on clear goals, being trusted and empowered, having regular and constructive criticism, being helped in learning new skills, and being praised and rewarded for accomplishments. Employee engagement is critical because it helps a company gain a competitive advantage and improve its performance. Despite the increased emphasis, there are a variety of engagement conceptualizations, metrics, and reasons. The ambiguity surrounding the concept of involvement jeopardizes obtaining a competitive advantage and, as a result, organizational performance as measured by results (Osabiya, 2015).

There are strong and true values in businesses where people are engaged, with obvious evidence of trust and fairness based on mutual respect, and where two-way promises and obligations between employers and employees are understood and fulfilled (David, 2018). The way an organization adapts to economic cycles during and after a disruption frequently predicts how well it will perform or survive. Many firms have been more focused on how to manage their talents and engage their people during such volatile times and uncertainty, rather than on how to save expenses by decreasing salaries, bonuses, prizes, and other relevant employee development costs. Because of their need for job security, some myopic leaders may believe that employee involvement is no longer important. The proverb "a bird in hand is worth two in the bush" best exemplifies this stance in the Nigerian context. Smart leaders, on the other hand, recognize that while they must discover short-term cost-cutting measures, they must also develop long-term talent management strategies in order to remain viable.

Organizational success is largely determined by performance. Managing employee performance is a good way to improve both employee and organizational effectiveness. Directors unambiguously concur that the twenty-first century demands more efficiency and productivity than any other time in history by establishing an organization's objectives, translating these objectives into clear individual goals, and reviewing their goals on a regular basis (Eneanya, 2018). Organizations strive to improve their efficiency. Directors have faced numerous obstacles in their quest to push their companies ahead of the competition. Various scholars, researchers, and consultants have contributed to the management of directors by demonstrating the best practices they believe are beneficial to directors. Employee engagement is thought to be inextricably linked to key corporate outcomes. The purpose of this research is to determine the impact of employee engagement strategies on the performance of Money Deposit Banks in Nigeria's South East.

### Statement of the Problem

Employees that are enthusiastic about their jobs and dedicated to their employers provide significant competitive advantages, such as increased productivity and fewer employee turnover. As a result, it's no surprise that businesses of all sizes have made significant investments in policies and procedures that encourage employee engagement. Organizations all over the world are looking for ways to improve their performance in the face of increased citizen dissatisfaction with inadequate service delivery, new technical difficulties, cultural changes, and globalization. Their aim is not new; rather, the focus is on enhancing the government's performance.

Globalization, advances in information and technology, and insatiable employee wants are all factors in the banking industry, as are the continual changes that accompany organizational operations. Employees who are not engaged

are more prone to spin (waste their time and effort on tasks that may or may not be important), settle, and split (they are not sticking around for things to change in their organization).

Employee compensation is inadequate, employees are not provided with opportunities for training and career advancement, stringent organizational norms have harmed employee engagement, and banking personnel does not function as a team. The performance of the Nigerian banking sector reflects the diminishing rate of employee involvement, which has resulted in poor service quality, low production, inefficiency, ineffectiveness, declining productivity, low staff engagement, and declining employee commitment. Given the critical role that employees play in an organization, it is important to investigate the effect of employee engagement practices on the performance of Money Deposit Banks in South East, Nigeria.

### **Objectives of the Study**

The main objective of the study was to evaluate the effect of employee engagement practices on the performance of Money Deposit Banks in South East, Nigeria. The specific objectives were to:

- i. Determine the effect of employee commitment on the output of Money Deposit Banks in South East, Nigeria.
- ii. Evaluate the effect of training and development on the productivity of Money Deposit Banks in South East, Nigeria.

### **Statement of Hypotheses**

The following null hypotheses guided the study:

- i. Employee commitment did not have a positive effect on the level of output of Money Deposit Banks in South East, Nigeria.
- ii. Training and development did not have a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria.

## **2. Review of the Related Literature**

### **2.1 Conceptual Framework**

#### **Employee Engagement Practices**

Employee engagement is a multifaceted notion that encompasses a two-way connection between an organization's employers and employees. Employee engagement, in fact, has emerged as a critical demand for firms. Employee engagement is critical for any employer who wants to keep their best employees, as an organization's capacity to manage employee engagement is linked to its ability to generate increased business results and high performance (Dipti and Pooja, 2014). Employee engagement is critical for any employer who wants to keep their best employees, as an organization's capacity to manage employee engagement is linked to its ability to generate increased business results and high performance (Vazirani, 2017).

Employee engagement reflects an employee's decision to stay with a firm, so it's critical to recognize the worth of an engaged employee. High levels of involvement in the workplace also reflect profitability, satisfied clients, and financial gains. Employee engagement is crucial because when employee engagement declines, firms become more vulnerable to poorer customer satisfaction, increased rates of attrition and absenteeism, and decreased productivity (Towers, 2012). An engaged employee is aware of the organization's context and collaborates with coworkers to improve job performance for the company's benefit. The company must work to foster and grow employee engagement, which necessitates a two-way connection between the employer and the employee (Markos & Sridevi, 2010).

#### **Organizational Efficiency**

In simple terms, efficiency is a measure of the relationship between organizational inputs (energy) and outputs (goods and services provided), and the more productive we are, the more output we will generate with a certain quantity of inputs or resources. For example, we are more efficient than someone who makes only 80 equivalent automobiles with the same resource value if we can generate 100 cars with X resource value. The term productivity refers to performance, and it is every manager's primary purpose to maintain or increase the productivity of their work unit and company. In its most fundamental form, organizational efficiency refers to the attainment of

objectives. A person, group, or organization that fulfills its goals is considered to be efficient and to have made effective use of its resources. Organizational efficiency is the degree of effectiveness of an organization in employing the fewest possible inputs to generate the highest possible outputs, if organizational progress is also represented in terms of productivity and efficiency within strategic management (Sickles & Zelenyuk, 2019).

### **Employee Commitment**

Employee dedication is a critical aspect in organizational effectiveness, especially in this day of fierce competition. Saks (2016) defines commitment as a condition of being in which a person is tied by his or her actions and ideas, which sustain his or her activities and involvement. "The visibility of the acts (visibility), the amount to which the effects are irrevocable (irrevocability), and the degree to which the person performs action voluntarily are three aspects of behavior that are significant in binding individuals to actions (volitionality). "The strength of commitment in influencing attitudes arises from individuals adjusting their attitudes to meet the situations to which they are committed," he adds. Through such ploys as participation in action decisions, he claims, commitment may be expanded and exploited "to secure support for organizational purposes and interests."

Organizations that are successful in instilling commitment in their workers understand that commitment is ultimately personal. This is the difficult part of the commitment, and it has far-reaching ramifications for corporate behavior. It necessitates action consistency but also acknowledging the need for flexibility, as well as decisions about what employees are and are not prepared to perform. It necessitates the entire organization's diligent and focused attention. Communicating with employees in an honest and open manner, accurately analyzing their potential to participate in various activities, providing valuable feedback, making successful decisions, and taking risks are just a few of the basics for creating commitment. Every company has to improve its workforce's capabilities over time, which is why many companies provide both formal and informal training. Employees must, however, be willing to put up the work necessary to enhance their talents in order to better accomplish company goals. The organization, on the other hand, must create an environment that fosters and enables employees' "natural" desire to improve and enhance their skills and knowledge. This should involve having clear professional development plans for employees, as a lack of such chances contributes significantly to employee turnover (Vambe & Okafor, 2015).

### **Training and Development**

Training and development are important activities that improves the performance of people in a company and is a key component in the organization's growth and success (Oluwaseun, 2018). Organizations can profit from training and development by gaining their employees' hearts and minds, causing them to identify with the organization, expend greater effort on its behalf, and stay with it. Training and development are procedures of investing in people so that they are equipped to perform well. They are part of a larger human resource management strategy that aims to motivate people to perform (McDowall & Saunders, 2010).

"An educational process that encompasses the sharpening of skills, concepts, changing of attitude, and learning of new knowledge to boost the performance of employees," according to training and development. Training and development are a part of human resource management that is concerned with organizational activity targeted at improving the work performance of people and groups in organizational settings. It is an effort to increase present or future employee performance by improving an employee's ability to perform via learning, usually by changing the person's attitude or growing his or her skills and knowledge. Many factors influence employee performance, including job happiness, knowledge, and management, but there is a link between training and performance (Chris, 2010). This demonstrates that employee performance is critical to the organization's success and that training and development can help employees improve. Despite the importance of training and development in organizational growth and success, many businesses lack basic skills that will stimulate their organization's growth and success through employee training and development (Abeba, Mesele, & Lemessa, 2015). Staff training and development is a program that assists employees in learning a certain skill or information in order to increase their productivity and effectiveness in their present company or work role. It improved future performance and aided in the development of additional employees. Employers may target the information and skills they want their employees to have by

providing training and development. To boost productivity, training and development programs can teach staff new skills or provide updates on old ones (Allen Comm, 2021).

### **Level of Productivity**

Organizational productivity is a metric that indicates how well a company runs as well as the efficiency and competition of a single department. Productivity, according to Mali (2008), is a measure of how well resources are brought together in an organization and used to achieve a set of goals. Productivity is at its peak with the least amount of money and resources spent. It's commonly referred to as the ratio of total output to total inputs. Productivity refers to the efficiency with which the factors of production are used to produce goods and services. Productivity measures how well an economic system or business can employ available functional inputs to generate useful outputs. This concept encourages economies to improve their production efficiency, resulting in increased economic growth and living standards. As a result, increasing community efficiency is a critical goal for increasing relative income (Kyra, 2017). Productivity is the quantity of total output of the inputs utilized in manufacturing divided by the number of units produced. If a productive unit (country, industry, or firm) generates a given quantity of output with fewer inputs or a higher quantity of output with the same inputs, it is deemed more productive than another unit. Efficiency can be calculated simply as a scalar ratio of outputs to inputs in the firm. Organizational productivity might vary depending on the quality of the inputs utilized. However, performance can be determined by combining observed and optimal values of a company's outputs and inputs (Jreisat, Hassan, and Shankar, 2018).

### **Level of Output**

A machine, factory, business, or person's output is defined as the amount of energy, labor, products, or services produced in a given period. Production, in general, refers to the goods that are created. In terms of output, the production unit denotes the total number of things produced during a period of time as well as the various production costs (Essays, 2018). The number of consumers visited during a specific time period is frequently referred to as an output. If the output of the organization decreases as a result of changes in the external or internal environment, the organization must adapt (Kotler, 2012).

## **2.2 Theoretical Framework**

The study was guided by Human Capital Theory.

### **Human Capital Theory**

The goal of this study was to see how human resource development affects organizational productivity in pharmaceutical enterprises in Enugu State. Gary S. Becker's theory of human capital investment, which he formulated in 1962, lent itself to this study. According to the human capital hypothesis, "most investments in human capital both enhance observed earnings at older ages, since returns are added to earnings then and lower them at younger ages, because costs are subtracted from earnings then" (Becker, 1962). He expanded the concept to include the investigation of behaviors that affect future real income in the United States of America by embedding resources in people. On-the-job training, schooling, information, and health were all included in the study. Human capital theory, he found, has substantial implications ranging from interpersonal and inter-area wage differences to the structure of age earnings profiles and the effect of specialization on skill. The rate of return on a project, according to this notion, is a summary statistic that describes the relationship between the project's expenses and benefits. Returns to education are measured using earnings functions created by Jacob Mincer in 1974, in addition to the cost-benefit analysis technique. It was dubbed the semi-log earnings function by him (Mincer, 1974). The semi-log earnings function has the advantage of accounting for other characteristics outside education that may influence lecturers' wages.

The human capital theory states that formal education is extremely beneficial and required for improving a population's productive capability. Human capital theorists suggest that a productive population is one that is educated. The human capital hypothesis highlights how education boosts workers' productivity and efficiency by expanding their cognitive stock of economically valuable human capability, which is a result of intrinsic abilities and investments in people. Formal education is viewed as an investment in human capital, which proponents of the theory regard to be as valuable as, if not more valuable than, physical capital (Woodhall, 1997). Human Capital

Theory (HCT) states that investing in human capital will result in higher economic outputs, however, its validity can be difficult to verify and contradictory. Previously, economic success was largely based on tangible physical assets like land, industries, and equipment. Although labor was important, capital equipment investments increased the worth of the company.

Education and health care, according to modern economists, are the keys to boosting human capital and, as a result, raising the nation's economic outputs (Becker, 1993). The importance of education and training as a key to participating in the new global economy is emphasized by the human capital hypothesis. It is vital to apply the theory of human capital to educational systems in order to improve human development in general society. Productivity is raised and sustained as a result of this strategy, which relies on a larger and more diverse labor force. According to Babalola (2003), education contributes to economic growth and development by increasing the productivity of an existing labor force in a variety of ways.

According to Psacharopoulos and Woodhall (1997), direct economic returns to investment are defined as the balance between resource opportunity costs and predicted future gains. Indirect economic returns, as measured by external advantages to other members of society; Individual demand for education is determined by private desire and other factors. The distribution of educational opportunities in terms of geography and social class; the distribution of financial rewards and burdens associated with education. Because education plays such a large and important part in a country's economy, educational expenditures are considered an investment. This increases an individual's human capital, resulting in increased societal output and increased remuneration for the individual worker. It boosts their chances of finding work in the labor market, allowing them to earn both monetary and non-monetary benefits, as well as providing options for job mobility. Only anti-traditional education that liberates, stimulates, and informs the individual and teaches him how and why to make demand is a source of economic growth and progress.

### 2.3 Empirical Review

Okoye and Ezejiofor (2013) examined "the effect of human resource development on organizational productivity." The study's objectives are to determine the extent to which effective human resource development can improve productivity and thus reduce poor performance in an organization, to determine the effectiveness of human resource training and development in organizational growth, to determine if human resource development has any significant impact on organizational profitability, to determine and identify the factors affecting human resource development and organizational productivity, and to determine and identify the factors affecting human resource development and organizational productivity. The three hypotheses formulated were tested using the z-test statistical tool, and the data acquired were analyzed using means, variance, and standard deviation. According to the findings of the study, human resource development is very important to any organization, ranging from small to large scare enterprises, because it is well known that no business can exist entirely without human beings. Another finding is that one of the major functions of human resource development is the engagement of people to work in order to achieve sales growth and profitability.

Amir and Amen (2013) conducted a study on the effect of training on employee performance at the University of Peshawar, Pakistan. Every training session aims to improve employees' performance, therefore training and development programs for employees are designed as a continual activity in all sorts of enterprises. A survey research design was used in this study. According to the findings, organizations seeking a competitive advantage realized the value of training in increasing employee performance. According to the findings, the company must create a training program with defined goals and objectives, while also considering the unique needs of both individuals and the company. According to the survey, training should be tailored to the needs and goals of each company. Effective training is a well-thought-out intervention aimed at achieving the necessary learning for improved employee performance.

Nwaeke and Obiekwe (2017) examined the impact of manpower training and development on organizational productivity and performance, Rivers State, Nigeria: a theoretical review. The impact of manpower training and development on organizational productivity was investigated in this study. The study found that an organization's improved productivity, effectiveness, and efficiency are mostly dependent on its employees' skills, attitudes, knowledge, and competencies, which are primarily developed through training and development. A survey research

design was used in this study. According to the findings, when employees are properly trained, the cost of recruiting and training new staff is reduced. Because operational efficiency and effectiveness are crucial to growth, the study recommends that businesses ensure that training and development programs are adequately stated and structured to fulfill the program's objectives, as well as aligned with the organization's needs and growth profitability.

Agboola, Aremu, Eze, and Wahab (2020) conducted a study on the effect of training and career development on bank employees' performance: evidence from selected banks in Nigeria. The study's goal was to look into the impact of training and career advancement on employee performance. The research was conducted at Ijebu Ode, Ogun State, Nigeria. The results suggest that there is a strong favorable individual influence on employee performance. In this investigation, multiple linear regression was used. The findings demonstrate that better training and career development improve the performance of bank personnel. Training and career growth are major predictors of bank employee success, according to the study. According to the report, banks should improve their training and career development initiatives in order to improve their workers' performance.

### 3. Methodology

A descriptive method anchored on a sample survey was employed. The survey method was chosen because it has the advantage of accommodating many variables as the researcher desires. For the study, the primary data was generated through the administration of questionnaires and interviews.

A test-retest method was used to test the reliability of the instrument. This will be done by administering 10 copies of the prepared questionnaire to the sample of the study, after some time, the same questionnaire was re-administered to the respondents at the end of the exercise the responsibilities of the group were consistent. Cronbach's Alpha was used in determining the extent of consistency of the reliability. the result obtained was 0.766. The questionnaire responses were grouped into various categories and entered into the SPSS software to facilitate analysis using descriptive statistics. Data were collected, coded, grouped into frequencies, and arranged into tables for ease of reference. For the test of the hypotheses, the data were analyzed using ANOVA, and students' t-tests for the statistical tool.

The study focused on state head branches of banks from various states of the South-East namely First Bank and Access Bank-Enugu, Enugu state, UBA, Aba, Abia state, Skybank-Owerri, Imo state, Ecobank-Awka, Anambra state, Zenith Bank-Abakiliki, Ebonyi state to represent others in the state. The population for the study was two thousand six hundred and twenty-four (2624) staff of banks. To determine the adequate sample size, the study used Freund and William's statistic formula as quoted by (Ugoagulu, 2011).

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

Where n = Sample Size

N = The population

p = Probability of success/proportion

q = Probability of failure/proportion

Z = Standard error of the mean

e = Limit of tolerable error of 0.03 (or level of significance)

N = 2624

p = .5

q = (1 - .5) = .5

Z = 95 percent = 1.96

e = 0.03 percent

$$= \frac{(1.96)^2 \times 6531 \times .5 \times 5}{2624(0.03)^2 + (1.96)^2 \times .5 \times 5} = 330$$

#### 4. Results

##### 4.1 Data Presentation

**Research question one: What is the effect of employee commitment on the output of Money Deposit Banks in South East, Nigeria?**

**Table 1: Responses to research question one on the effect of employee commitment on the output of Money Deposit Banks in South East, Nigeria.**

	5 SA	4 A	3 N	2 D	1 SD	∑FX	- X	Std.D	Decision
1 The employees are bound by their actions which sustain their client satisfaction in the office	750 150	136 34	123 41	134 67	23 23	1166 315	3.70	43.86	Agree
2 Employee commitment enhances their effectiveness in the civil service	790 158	112 28	123 41	138 69	19 19	1182 315	3.75	45.92	Agree
3 There is flexibility in making decisions about what employees are prepared and not prepared to do.	570 114	164 41	165 55	150 75	30 30	1079 315	3.42	35.47	Agree
4 The level of service delivery at the workplace increases efficiency	700 140	140 35	129 43	146 73	24 24	1139 315	3.63	41.46	Agree
5 The employers in the workplace have increased consistency in maintaining efficiency	745 149	144 36	132 44	112 56	30 30	1163 315	3.69	43.64	Agree
<b>N =315, Grand mean and standard deviation</b>							18.19	210.35	

**Source: Field Survey, 2022**

From the table, it was agreed that the employees are bound by their actions which sustain their client satisfaction in the office with a mean score of 3.70 and a standard deviation of 43.86. Employee commitment enhances their effectiveness in the civil service with a mean score of 3.75 and standard deviation of 45.92 and There is flexibility in making decisions about what employees are prepared and not prepared to do with a mean score of 3.42 and standard deviation of 35.47, The level of service delivery at the workplace increases efficiency with a mean score of 3.63 and standard deviation of 41.46. Finally, it was agreed that the employers in the workplace have increased consistency in maintaining efficiency with a mean score of 3.69 and a standard deviation of 43.64.

**Research Question Two: What is the effect of training and development on the productivity of Money Deposit Banks in South East, Nigeria?**

**Table 2: Responses to the research question on the effect of training and development on the productivity of Money Deposit Banks in South East, Nigeria.**

	5	4	3	2	1	∑FX	-	Std.D	Decision	
	SA	A	N	D	SD		X			
6	Employees attend internship programs that create a robust knowledge, ready to improve cost satisfaction	880	252	105	62	10	1309	4.16	51.79	Agree
		178	63	35	31	10	315			
7	My organization organizes seminars, conferences, and workshops on environmental safety in my workplace frequently.	695	276	153	70	21	1215	3.86	42.92	Agree
		139	69	51	35	21	315			
8	In-house training in my workplace brings out clientele back next time	710	224	135	86	29	1184	3.76	42.68	Agree
		142	56	45	43	29	315			
9	Due to efficiency in service delivery, there is customers satisfaction	720	268	156	62	21	1227	3.81	44.06	Agree
		144	67	52	31	21	315			
10	The training of the employees helps my organization in meeting up with the best practices in the industry.	640	228	126	62	22	1078	3.43	38.72	Agree
		128	72	42	31	22	315			
<b>N =315, Grand mean and standard deviation</b>								<b>19.02</b>	<b>220.17</b>	

**Source: Field Survey, 2022**

The table: indicates that Employees attend internship programs that create a robust knowledge, ready to improve cost satisfaction with a mean score of 4.16 from the respondents and a standard deviation of 51.79, there is My organization organizes seminars, conferences, and workshops on environmental safety in my workplace frequently with 3.86 agree of mean score In-house training in my workplace brings out clientele back next time with 3.76 mean score and 42.68 standard deviation while 3.81 agree to mean average supports Due to efficiency in service delivery there are customers satisfaction with a standard deviation of 44.06, The training of the employees helps my organization in meeting up with the best practices in the industry with a mean score of 3.42 from the respondents and standard deviation of 38.72.

## 4.2 Test of Hypotheses

**Hypothesis 1: Employee commitment did not have a positive effect on the level of output of Money Deposit Banks in South East, Nigeria.**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.991 <sup>a</sup>	.982	.982	.17525

a. Predictors: (Constant), TEBAS, ECETE, FMDEP, TSDWI, TEWIC

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	521.990	4	130.497	4248.823	.000 <sup>b</sup>
	Residual	9.521	310	.031		
	Total	531.511	314			

a. Dependent Variable: ECPELOMDB  
b. Predictors: (Constant), TEBAS, ECETE, FMDEP, TSDWI, TEWIC

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.005	.036		.128	.898
	TEBAS	.296	.031	.282	9.566	.000
	ECETE	-.083	.027	-.086	3.044	.003
	FMDEP	.516	.038	.516	13.490	.000
	TSDWI	.270	.039	.286	6.912	.000
	TEWIC	-.083	.027	-.086	3.044	.003

a. Dependent Variable: ECPELOMDB

### Where

- TEBAS: The employees are bound by their actions which sustain their client satisfaction in the office  
 ECETE: The employee commitment enhances their effectiveness in the civil service  
 FMDEP: There is flexibility in making of decisions about what employees are prepared and not prepared to do.  
 TSDWI: The level of service delivery at the workplace increases efficiency  
 TEWIC: The employers in the workplace have increased consistency in maintaining efficiency

### Statistical Criteria {First Order Test}

#### Coefficient of Multiple Determinants {r<sup>2</sup>}

The R<sup>2</sup> {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .982 and adjusted to .982. This means that R<sup>2</sup> accounts for 98.2% approximately 98%. This indicates that the independent variables account for about 98% of the variation in the dependent variable. Which shows the goodness of fit.

#### Decision Rule:

If the f-calculated is greater than the f-tabulated {f-cal > f-tab} reject the null hypothesis {H0} that the overall estimate is not significant and if otherwise conclude that the overall estimate is statistically significant.

**Decision**

From the result, f-calculated {4248.823} is greater than the f-tabulated {2.3719}, that is, f-cal > f-tab. Hence, we reject the null hypothesis {H0} and accept the Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now conclude from the analysis that Employee commitment had a positive effect on the level of output of Money Deposit Banks in South East, Nigeria.

**Hypothesis 2: Training and development did not have a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.953 <sup>a</sup>	.908	.906	.35270
a. Predictors: (Constant), EAIPRK, MOOSCW, IHTWBC, DEISDCS, TTEHOM				

**Table 7 ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	378.814	4	94.703	761.285	.000 <sup>b</sup>
	Residual	38.564	310	.124		
	Total	417.378	314			
a. Dependent Variable: TDPELP						
b. Predictors: (Constant), EAIPRK, MOOSCW, IHTWBC, DEISDCS, TTEHOM						

**Table 8 Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.937	.069		13.611	.000
	EAIPRK	-.083	.112	-.092	-.741	.459
	MOOSCW	.397	.064	.477	6.167	.000
	IHTWBC	-.031	.133	-.035	-.236	.814
	DEISDCS	.552	.094	.610	5.878	.000
	TTEHOM	.397	.064	.477	6.167	.000
a. Dependent Variable: TDPELP						

**Where**

- EAIPRK: Employees attend internship programs that create a robust knowledge, ready to improve cost satisfaction
- MOOSCW: My organization organizes seminars, conferences, and workshops on environmental safety in my workplace frequently.
- IHTWBC: In-house training in my workplace brings out clientele back next time
- DEISDCS: Due to efficiency in service delivery there is customers satisfaction
- TTEHOM: The training of the employees helps my organization in meeting up with the best practices in the industry.

## Statistical Criteria {First Order Test}

### Coefficient of Multiple Determinants {R<sup>2</sup>}

The R<sup>2</sup> {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .908 and adjusted to .906. This means that R<sup>2</sup> accounts for 90.6% approximately 91%. This indicates that the independent variables account for about 91% of the variation in the dependent variable. Which shows the goodness of fit.

### F-Statistics (ANOVA)

The F-statistics is used to test for the simultaneous significance of all the estimated parameters.

The hypothesis is stated;

$$H_0: \beta_1 = \beta_2 = \beta_3 = \beta_4$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq \beta_4$$

Level of significance:  $\alpha$  at 5%

$$\text{Degree of freedom: } \frac{N-1}{N-K} = \frac{5-1}{315-4} = (310, 4) = 2.3719$$

### Decision Rule:

If the f-calculated is greater than the f-tabulated {f-cal > f-tab} reject the null hypothesis {H<sub>0</sub>} that the overall estimate is not significant and if otherwise conclude that the overall estimate is statistically significant.

### Decision

From the result, f-calculated {761.285} is greater than the f-tabulated {2.3719}, that is, f-cal > f-tab. Hence, we reject the null hypothesis {H<sub>0</sub>} and accept the Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now conclude from the analysis that Training and development have a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria.

### Discussion of Findings

Organizations that can create commitment among their employees realize that commitment is ultimately personal. It requires consistency in action at the same time as recognizing the need for flexibility and requires making decisions about what employees are prepared and not prepared to do. However, employees themselves also have to be willing to make the effort needed to improve their skills to help them better meet organizational goals. (Vambe & Okafor, 2015). This was supported by the result of hypothesis one, f-calculated {4248.823} is greater than the f-tabulated {2.3719}, that is, f-cal > f-tab. Hence, we reject the null hypothesis {H<sub>0</sub>} and accept the Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now conclude that the Employee commitment had a positive effect on the level of output of Money Deposit Banks in South East, Nigeria.

From the result, f-calculated {761.285} is greater than the f-tabulated {2.3719}, that is, f-cal > f-tab. Hence, we reject the null hypothesis {H<sub>0</sub>} and accept the Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now conclude from the analysis that Training and development had a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria. This was supported in the literature review of Agboola, Aremu, Eze, and Wahab (2020) on the Effect of Training and Career Development on Bank Employees' Performance: Evidence from Selected Banks in Nigeria. The finding showed that there is a positive individual significant effect on employees' performance. An improvement in training and career development tends to enhance bank employees' performance.

### **Summary of Findings**

The findings at the end of this study include the following:

- i. Employee commitment had a positive effect on the level of output of Money Deposit Banks in South East, Nigeria  $t(n = 315) = 4248.823, P < 0.05$ .
- ii. Training and development had a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria  $t(n = 315) = 761.285, P < 0.05$ .

### **5. Conclusions**

The study concluded that Employee commitment had a positive effect on the level of output, also Training and development had a positive effect on the level of productivity of Money Deposit Banks in South East, Nigeria. Organizations have noticed the importance of employee engagement since engaged employees perform more effectively than disengaged employees. Engaged employees have a bond with the organization. These individuals feel empowered and in control of their fate at work. Having an engaged workforce in the human services field is vitally important because research shows that engaged workers help organizations reap benefits such as increased efficiency, higher levels of customer satisfaction, higher productivity, and lower turnover rates.

### **6. Recommendations**

- i. Money deposit banks in South-East, Nigeria should improve their compensation strategy in order to improve employees' dedication that will enable commitment, while efficiently delivering outstanding results.
- ii. Money deposit banks in South East, Nigeria should embark on institutional reforms and trainings to help achieve results in high-priority areas, train directors and administrators on fundamentals of performance management systems and the measurement of key performance indicators.

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