



Effect of Training on Employee Productivity in Deposit Money Banks (DMBs) in Gombe State

*Sambo Musa¹, Abubakar Sadiq Usman², Isyaka Muhammad Salisu³

^{1,2,3}Department of Business Administration, Gombe State University

DOI: 10.5281/zenodo.10969081

*Corresponding author: **Sambo Musa**

Department of Business Administration, Gombe State University

Abstract

This study examines how employee productivity at Deposit Money Banks (DMBs) in the state of Gombe is impacted by training, including training technique, training design, and training delivery style. A survey research design was chosen. With a sample size of 98 respondents, the study's population consisted of 130 DMB employees in the state of Gombe. The structured questionnaire provided the data, which SPSS was used to analyze using multiple regression. The study found a negative correlation between the training method and the productivity of DMBs in the state of Gombe, a negative correlation between the training design and the productivity of DMBs in Gombe, and a positive correlation between the training delivery style and the productivity of DMBs in Gombe. According to the report, it is important to exercise caution when implementing new training methods since this could bore employees and make them less likely to meet expectations. A lot of banks still use antiquated, authoritarian training methods in their programs. Banks must follow cutting edge training techniques in order to support all of its employees. Some people believe that training is biased and self-serving because it is only provided to a chosen group of employees. To build a positive business climate, stakeholders and the government must collaborate to establish a business environment that is both supportive and enabling.

Keywords: Bank, Design, Employee, Productivity, & Training.

INTRODUCTION

Employees, or human resources in this example, play an active and prominent part in all organizational activities because they are the company's actors, planners, and decision-makers when it comes to achieving its goals. One of the keys to successfully boosting work productivity in each of the tasks completed is the effective, efficient, and directed utilization of labor in a corporate setting (Ronauli & Yunita, 2021). Additionally, every business works hard to help staff members reach and enhance their goals in order to produce the most amount of work possible. According to Sutrisno (2016), a high degree of worker productivity will benefit the business's operational and production activities now and in the future. As a gauge of a company's performance, employee work productivity is crucial since it directly affects profitability. The more productive employees are, the more successful the organization will be. Sadly, few service firms understand how important training is to boost staff productivity. As a result, many organizations reduce their training spending during tough economic times or when earnings fall. Due to the significant employment turnover that resulted, the cost of hiring new staff increased, which decreased the profitability of the company (Sani et al., 2018). Numerous issues pertaining to staff productivity and training and development plague Nigerian organizations, particularly banks. For example, ninety-seven percent of banks in the nation forbid their staff from receiving developmental or outside training, according to Tijjani (2018). In actuality, most banks would not permit an employee to pursue his or her personal goal of additional training or self-improvement unless the individual could present a resignation prior to beginning such studies. It's possible that an organization's performance will decline if employees are prevented from learning new things and developing original ideas (Lyambiko, 2015). For example, ninety-seven percent of banks in the nation forbid their staff from receiving developmental or outside training, according to Tijjani (2018). In actuality, most banks would not permit an employee to pursue his or her personal goal of additional training or self-improvement unless the individual could

present a resignation prior to beginning such studies. It's possible that an organization's performance will decline if employees are prevented from learning new things and developing original ideas (Lyambiko, 2015).

However, the productivity of workers in China decreased by 2.72 percent in December 2020 as opposed to a rise of 6.42 percent in the same month the previous year, while the productivity of workers in France decreased by 6.98 percent as opposed to a growth of 0.64 percent in the same month the previous year. Furthermore, the productivity of Indian workers decreased by 0.80% in December 2020 as opposed to a 2.49% increase the year before. Algeria's workforce productivity fell by 0.18 percent in December 2020, compared to a 0.10 percent decline the year before on the African continent. Employee productivity in Morocco decreased by 2.45% in December 2020 after growing by 1.07% the year before. Employee productivity in Nigeria may be declining faster than anticipated, even with increases in pay scales and the introduction of bonuses designed to encourage exceptional performance. In 2020, employee productivity fell by 1.12%, compared to a growth of 4.3% in 2019 (CEIC DATA, 2020).

Many workers have inconsistent productivity at work as a result of the firm's lack of socialization and training programs, which make their knowledge and abilities less agile at work and prevent them from meeting the goals the company sets. The target time that the organization gives employees to complete their tasks is not optimal since job execution is slow and restricted due to a lack of consistency and continuity in the training provided to the employees. Ronauli and Yunita (2021) go on to say that in the lack of management-provided training and development, employees funded their own additional study to earn professional or higher level qualifications. Workers who expressed a wish to continue their education at a university received no support in the form of paid study leaves. Those who persisted were told to resign when their requests for study leaves were denied. After their studies, many who applied for part-time jobs were turned away by management, who said their degrees had no bearing on the position. The few individuals that were kept on did not receive promotions commensurate with their increased abilities. This is thought to have contributed to the organization's high labor turnover rate. Thus, the purpose of the study was to evaluate the impact of training on human resources and how it influences employee performance (John, 2020).

Numerous writers investigated the effects of staff productivity training and development programs, but their findings were mixed. Shuibin et al. (2020), Tijjani (2018), Sani et al. (2018), Lyambiko (2015), and Ronauli and Yunita (2021) are among the researchers. These investigations yielded mixed results; some showed negative trends while others showed favorable ones. Although employee productivity is positively impacted by training and development due to the improvement of employees' competencies and behavior, both the employee and the company profit from it. This study may have filled up a vacuum created by the evaluated literature. Firstly, a large number of empirical investigations disregarded other factors including training design, training method, and training delivery style. The study area and location make up the second justification. Therefore, there is a research gap that the study aims to fill—that is, the aforementioned studies do not address the impact of training on employees' productivity in DMBs in Nigeria. The following questions are addressed by the study: How much does employee productivity at Deposit Money Banks (DMBs) in Gombe state, Nigeria, depend on the type of training received? How much does training design impact the productivity of employees at Deposit Money Banks (DMBs) in the Nigerian state of Gombe? Does the way that training is delivered effect how productively employees work at Deposit Money Banks (DMBs) in the Nigerian state of Gombe?

LITERATURE DEVELOPMENT

Employee's Productivity

Workers and organizations hire employees to do administrative and operational tasks. Typically, they receive their shipments on a daily, weekly, or monthly basis. On the other hand, productivity was defined as the anticipated result of the work performed by the employees. According to Ronauli and Yunita's research from 2021, labor is an expensive yet useful resource. Maximizing employee contributions to the aims and goals of the businesses is essential for sustaining economic growth and effective operation. Employees are the most important resource in the organization, but they are also the most difficult. It's not enough to just employ and use them; you also need to make sure they carry out their responsibilities well. This is only achievable by training and development (Okere et al. 2018). Managers throughout the world believe that employee performance and productivity at work are enhanced by training and development. In other words, training and development contribute to ensuring that organizational members possess the information and abilities required for efficient work performance (Tijjani, 2018). Moreover, an employee's competitive level might be used to enhance their performance. Furthermore, an employee's level of happiness with the company may have an impact on the productivity indicator. For instance, their degree of satisfaction rises when the organization's expectations for the training and development it provides are met. Employee productivity might therefore have a favorable effect on the company. This study used the definition provided by Sani et al. (2018), who stated that staff productivity is the relationship between input and output, or between gains and costs.

Training

According to McCrie and Lee (2022), training is an activity designed to increase employees' or members' abilities and performance in carrying out their obligations by developing their work-related knowledge, skills, attitudes, and behaviors. In order to improve efficiency and productivity in a firm, professional coaching staff assists employees through a series of intentional activities aimed at enhancing participants' job capacities in particular domains of employment. One way to increase an employee's capacity to complete assigned tasks and become more equipped to handle the responsibilities set out by the company is through training (Wang et al., 2021). Employees are better prepared to perform their duties through training, which aims to enhance the knowledge of numerous skills and techniques of specific work implementation, both detailed and routine (Waris, 2015). Some methods for putting work disciplines into practice involve taking disciplinary technique into account as soon as feasible (Waris, 2015). Next, the discipline of prevention, which works well. Businesses, especially large ones, uphold fundamental discipline by educating staff members and standardizing fundamental policies. It is impossible to believe that the discipline technique is the most crucial one a manager can learn. Instead, they must discipline themselves. Discipline is an individual's endeavor to manage their response to an unsatisfactory situation and to get over that unhappiness. According to Pham et al. (2020), training is done to help people, groups, and organizations perform better and behave better. According to the implementer's goals, training exercises must be created in a way that will actually benefit the participants (Martins, 2021).

Methods of Training

Organizations train their employees in a variety of ways. The employment of technology in both "hard" (like computing technology) and "soft" (like instructional design) ways has increased the variety of training techniques available. In general, there are two types of training methods: on-the-job and off-the-job. Getting training on the job by actually doing it is known as on-the-job training, or OJT. Through the actual use of the equipment and materials provided during training, the student gains practical experience in a genuine work setting through on-the-job training. According to Maryam (2018), the purpose of on-the-job training is to transfer job expertise by having trainees work under more experienced employees. The instructor or seasoned employee instructs and counsels the trainee on particular work-related approaches and techniques. It is sometimes expected of the trainee to pick up knowledge through observation of the master. The trainee is working and learning simultaneously, even though their output won't be very high (Okere et al., 2018). On-the-job training is the process of acquiring a skill while a person is employed. In cases where a staff member was hired specifically during a period of severe manpower shortage, on-the-job training was required to improve their performance because they lacked the academic qualifications required for the position. (Kuranga, 2023).

Training Design

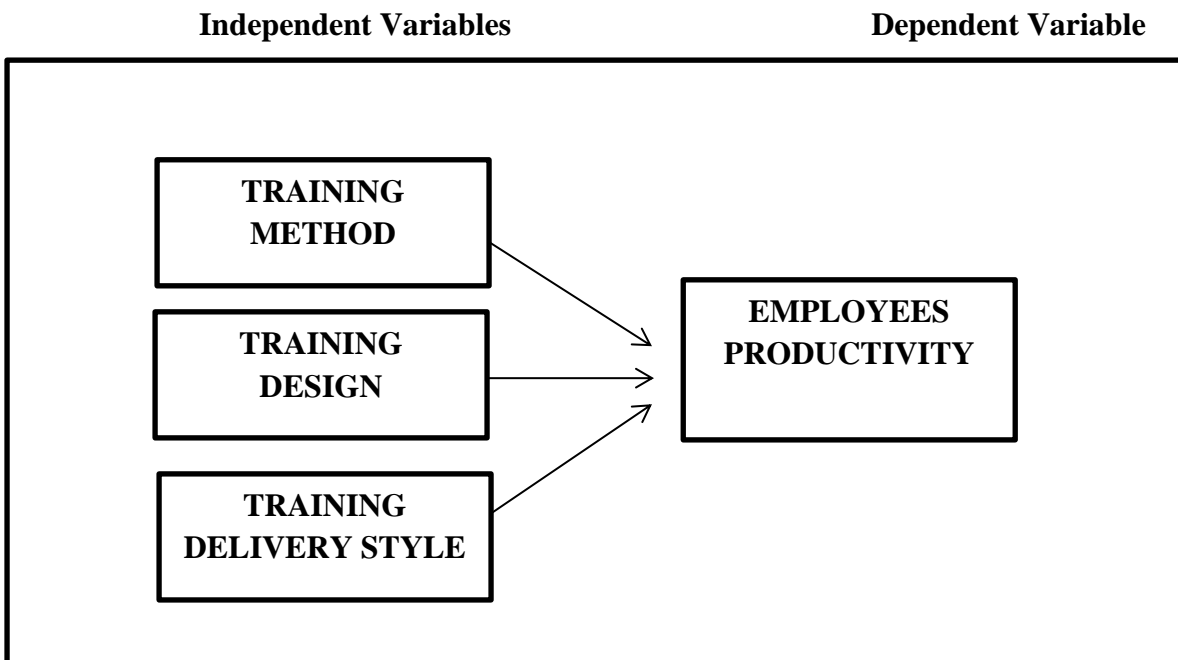
Training design refers to how much the instruction has been prepared and given to allow learners to apply what they have learnt to their employment. It is evident that training is essential for a company to flourish, as it increases performance and productivity and, in the end, puts companies in the best possible position to compete and hold onto their top spot (McCrie & Lee, 2022). This suggests that there is a significant distinction between businesses that train their employees and businesses that don't (Maryam, 2018). Businesses trying to boost employee performance must use the right training design. To attain successful training outcomes, organizations should select a training design or designs that align with the needs of their workforce. Both employee productivity and organizational performance are significantly impacted by the training program's success. According to the report, a training method is an organized methodology designed to provide employees with appropriate training, enabling them to improve organizational performance.

Training Delivery Style

Delivery style is an important part of training and development. Workers are attentive to the way they deliver information. Therefore, someone is wasting their time if they are not engaging the audience and are not delivering the training in an impressive way (Dishman, 2015). Because of this, it is essential for a trainer to maintain the attention of their audience throughout the training session. The way that the training is imparted greatly influences the trainee's capacity for change. Regardless of the approach taken, the HR department needs to ensure that it can stimulate the trainees' curiosity. Training can start really being delivered after it has been designed. It is generally advised that training be pilot-tested or given on a trial basis to ensure that the program meets the identified needs and that the design is adequate. Because all training delivery methods have the ability to impart to learners certain skills, knowledge, attitudes, or task information, a variety of training subjects can be covered by a variety of training delivery strategies. Consequently, some methods of delivering training may be more effective than others. The training content subjects are as varied as the ways employed to deliver them. To fulfill training objectives and expand their management team, organizations that conducted training programs used one or more types of strategies (Stephen et al., 2021).

Conceptual Framework

The purpose of the study is to look into how employees in Nigeria's DBMs assess the impact of training and development on productivity. The research question, objectives, literature review, and guiding theories are taken into account before identifying the study's variables. The purpose of the framework was to clearly illustrate how independent variables affect dependent variables. As a result, the model is listed below:



SOURCE: Maryam, (2018)

Figure 2.1: Conceptual Model

The relationship between the independent and dependent variables is seen in Figure 2.1 above. Employee productivity is the dependent variable, whereas training technique, design, and delivery style are measured as the independent variables. The figure also showed how training delivery style and employee productivity, training design and employee productivity, and training method and employee productivity are all related to one another.

Empirical Review

Training Method and Employees Productivity

Hutasoit and Yunita (2021) assert that initiatives for training and development are essential for each company. The programs prevent managerial obsolescence, improve individual abilities, keep employees' knowledge up to date, and promote productivity at work. Creating employee development programs is, in my opinion, quite beneficial for businesses. If businesses provide their employees with a thorough training and development program, they will make market profits and be able to compete in the labor market.

Furthermore, Ronauli and Yunita (2021) investigate the relationship between training and development and an organization's performance. The results show that training and development, on-the-job training, training design, and delivery techniques all have a positive impact on organizational performance and are key determinants.

Maryam (2018) examined the effects of manpower development and training on workers' productivity and organizational performance in Nigeria using First Bank of Nigeria Plc as a case study. Simple random sampling was used to choose the 75 study participants, who then answered standardized questions. On the generated data, a descriptive statistical analysis was carried out. The majority of respondents (70%) to the study felt that their effectiveness and output at work had improved as a result of training and human resource development. Second, the vast majority of participants (i.e., 80%) agreed that organizational performance was enhanced by training and human resource development.

Adeyi et al. (2018) report that there is a positive correlation between all of the study variables. The advantages of training are strongly and favorably connected with growth, prompt training, policies within the organization, on-the-job and off-the-job training, and job performance. Development is strongly and positively correlated with on-time training, organizational policies, on-the-job and off-the-job training, and job performance. There is a strong and positive

correlation between job performance and both on-the-job and off-the-job training, as well as between on-time training and organizational policy.

Additionally, Mohammed et al. (2018) conducted additional research on performance, employee development, and training in the Pakistani hotel industry in Lahore. In addition to the managers of the Savoy hotel conducting the interview, a number of hotel managers received the questionnaire. The result clearly shows that training affects an employee's performance directly and generally raises an employee's overall actual performance.

Sani et al.'s (2018) study examines the relationship between staff training and productivity at Zenith Bank Plc. Data from a questionnaire was collected and analyzed using chi-square analysis. Secondary data extracted from the annual report and accounts of Zenith Bank was examined using simple regression analysis. The cost of employee education at Zenith Bank Plc is correlated with the company's productivity, as per the research.

Afterwards, Abomeh and Peace (2015) investigate insurance training and its effect on workers' output. For the data gathered for the study, procedures for regression and correlation analysis were used. The findings indicate that Life Insurance Corporation's training program is mediocre and that there is little variation in employees' perceptions of training and development.

Training Design and Employees Productivity

Abdullahi (2018) examines how academic staff at Kano State Polytechnic in Nigeria assess the impact of training and development on employee productivity. This study uses a causal research approach and is quantitative in nature. Out of the 590 academic staff members that make up the study's population, a random selection process was used to get a sample size of 223 responses. Data were gathered using a closed-ended questionnaire with a Likert scale option, and the study's hypothesis was tested using multiple regression analysis using the Statistical Package for Social Science (SPSS) software version 21. According to the study's findings, academic staff members at Kano State Polytechnic in Nigeria are significantly and favorably affected in terms of their productivity by training methods, designs, and delivery styles.

Khan et al. (2017) then offers their opinions on how employment and development affect workers' productivity. This study reviews the evidence supporting this link and makes recommendations for further research. An extensive analysis of research data from studies attempting to quantify and comprehend the effects of specific hour patterns, such as employment, on worker productivity across a range of industries. Furthermore, we have 100 samples in our analysis. The theories demonstrate that each of these has a significant effect on workers' productivity. We have all tested these hypotheses together with the assistance of the literature review, which offered them. The findings indicate that staff productivity is significantly impacted by employment and development, on-task employment, employment vogue, and delivery style, all of which have a direct impact on the structure performance. It implies that it will boost employee productivity through employment and development. We usually use empirical data to jointly demonstrate our hypothesis. Nonetheless, the literature review provides strong support for the outcomes.

Similar to this, Gambo (2015) investigates the connection between productivity and training through the Academic Staff Training & Development 2010 Sponsorship of a few chosen higher education institutions in Nigeria through the Tertiary Education Trust Fund (TET Fund). The findings showed that training and development initiatives raise workers' abilities and productivity at work and strengthen their technical proficiency to meet modern difficulties. Singh (2015) also looks at the impact of training and development initiatives on Bharat Heavy Electricals Limited employees' productivity. The study demonstrated how training and development initiatives affect workers' productivity, which was found to be beneficial at Bharat Heavy Electrical Limited.

Furthermore, Asfaw et al. (2015) investigates how training and development affect staff effectiveness and performance at the District Five Administration Office in Addis Ababa, Ethiopia. The study used a quantitative research methodology that was cross-sectional and institutionally based. 100 employees' data were gathered using the Liker's scale tool after participants were chosen through a systematic random sample method. During analysis, 94 full surveys with a 94% response rate were taken into account. The study found a positive correlation between employee performance and effectiveness and training and development.

Training Delivery Style and Employees' Productivity

The study conducted by Hussin et al. (2023) aimed to investigate the impact of employee development programs on workers' productivity in a private Melaka company. The variables under investigation included the assessment of training needs, training delivery style, and training evaluation towards workers' productivity. The researcher's analysis revealed that the training delivery style had a significant influence on workers' productivity.

Furthermore, El-Sabagh (2021) studies how students' involvement is affected by an adaptable e-learning environment and designs it according to their learning preferences. Additionally, this study aims to describe and contrast the suggested adaptive e-learning environment with a traditional e-learning methodology. The following combined research approaches were utilized to study the impact and form the basis of the paper: The adaptive e-learning environment is designed using a development approach, and the research experiment is carried out using a quasi-experimental research design. The following behavioral and affective components of engagement are measured by the student engagement scale: emotional performance, skills, and participation/interaction. The experimental group's values are statistically considerably higher than those of the control group, according to the results.

Hussain (2018) also assesses how training, as well as its design and execution, affects employee skills, which in turn affects how well employees are regarded to perform in the banking industry. The study is quantitative and employs a post-positivist methodology. A survey questionnaire was used to gather information from 152 bankers in Karachi who worked for various institutions. Statistical tests and descriptive analysis were used to analyze the data. The findings showed that, whereas off-the-job training proved to be a poor predictor, there is a significant association between on-the-job training, training design and delivery, and perceived performance. The study yielded valuable data for subsequent investigations.

In a similar vein, Ogbu et al. (2017) investigated the relationship between organizational performance of deposit money banks in Abia State, Nigeria, and staff training. A study survey that was cross-sectional was utilized. The target population in Abia State, Nigeria, consists of all deposit money banks. A poll of forty senior managers was conducted. A straightforward random sampling method was used. Using Krejcie and Morgan (1970), a sample size of thirty-six (36) was determined. Data were taken from both secondary primary sources. With the use of the statistical package for social sciences (SPSS, 20.0), Spearman's Rank Order Correlation Coefficient (ρ) functions as a statistical tool. According to the study, there is a considerable positive correlation between staff training and organizational success. The study came to the conclusion that staff training that is evaluated in terms of both on- and off-the-job training improves deposit money banks' organizational performance.

Research Gap

Even though numerous studies have examined how training and development affect employees' performance in Nigeria using various proxies to measure the variables, it is not possible to discuss how training and development affect employees' productivity in Nigeria's DBMs. Examples of proxies used to measure training and development include training method, training design, and training delivery style. The majority of training and development-related research published in Nigeria is conceptual in nature; empirical studies are extremely uncommon. In light of this, this study looked into how the aforementioned factors affected the productivity of employees in Nigeria's DBMs.

Theoretical Framework

In this chapter, theories were covered in detail and discussed. The two theories are the human capital theory, which serves as the foundational theory, and the Herzberg two-factor theory.

Herzberg Two-Factor Theory

Frederick Herzberg's work was among the first to examine how staff retention affects motivation (Herzberg et al., 1959). In the middle of the 1950s, Herzberg and his colleagues started researching the variables influencing employees' motivation at work. Their initial attempt was termed a "thorough review of existing research" on the topic as of that time. Herzberg conducted his now-famous survey of 200 engineers and accountants based on the review, from which he built the basic framework for his theory of motivation. Based on the results of his poll, Herzberg found that workers often described fulfilling experiences in terms of elements that were inherent to the work itself. These elements, which were referred to as "motivators," included things like success, acknowledgment, the task itself, accountability, progress, and personal development. This hypothesis explains the connection between employee productivity and training delivery methods and styles. However, the remaining proxy remained unexplained. Internal motivation can encourage employees to increase their output, provided that the training approach is one that works for them. Furthermore, if the training is delivered in a way that incorporates motivating elements, this will inspire the staff to put in more effort at work.

Human Capital Theory (Underpinning Theory)

The underpinning theory, or human capital theory, is the theory that directs this investigation. The Human Capital Theory, which Smith (1776) originated and Schultz (1961) revived, asserts that investing in education and training is an investment in human capital. The basic assumption is that education produces assets, such as knowledge and skills, which raise worker productivity. According to Schultz, highly qualified personnel have gained these abilities as a consequence of staff development initiatives or investments made in current personnel through suitable on-the-job training both inside and outside the company, such as conferences, seminars, and workshops, as well as by fostering a

positive environment through suitable welfare measures like promotion. According to the theory of human capital, an employee's skills, experience, and knowledge are like a type of capital, and investments made by the employer or employee to develop these qualities yield returns. According to the human capital hypothesis, in order to improve their chances of advancing in their careers, workers should invest in specialized training and more opportunities for advancement.

The relationship between the remaining proxies of independent factors and the dependent variable was not explicitly addressed by Herzberg theory, despite the fact that it explained the training approach and delivery style and their relationship with employee productivity. The relationship between training technique, training design, and training delivery style and the dependent variable of employees' productivity is explained in detail by the Human Capital Theory. Given that human capital theory includes both talent and experience, training methods, designs, and delivery styles can help employees perform at their highest levels and provide positive results.

METHODOLOGY

Because of the intricate and extensive nature of the research, survey methods and staff interviews were used to collect data as warranted by accessibility and economic constraints. Some employees of the following DMBs in Gombe State make up the population. General Sani Abacha's administration split Bauchi State to form Gombe State on October 1, 1996. Gombe is the capital city. Gombe State is a state in northeastern Nigeria that is 18,768 square kilometers in size. Boundaries of Gombe State are shared by Borno State to the east, Yobe State to the north, Adamawa and Taraba States to the south, and Bauchi State to the west. The DMBs are as follows; Union Bank, plc. Unity Bank of Plc. Zenith Bank Plc. GT Co. Eco Bank Plc. Bank Access Plc. Sterling Bank, Ltd. UBA, FCMB, First Bank Holdings and Heritage Bank, Jaiz Bank Plc, and WEMA Bank Plc. Keystone Bank Plc, Polaris Bank Plc, and Fidelity Bank Plc (NG, 2021). Cluster sampling was the method of sampling that was applied. Using the probability sampling technique known as cluster sampling, researchers separate the population into several groups, or clusters, for their study. For the purpose of gathering data and determining the unit of analysis, researchers then choose random groups using a basic random or systematic random sampling technique. The purpose of the researcher's sampling strategy, which includes the use of clustered sampling in particular, is to make the study financially and logistically possible from the smaller sample size, as the researcher may find it extremely challenging to complete the entire project. Using the Taro Yamane (1967) formula, the sample size was calculated to be 98 respondents.

Descriptive statistics were used in the data analysis process. Following the collection of all the data from the instrument, the researcher examines and refines the data to ensure that only those pertinent to the goals and research questions are kept. To analyze the data, descriptive statistics will be used. Performance was correlated with training and development using a straightforward linear regression analysis. Tables and charts were utilized to display the results.

REGRESSION RESULT

Coefficient of Dependent Variable (EP)

Model	Variables	Standardized Coefficients	T	Sig.
		Beta		
1	(Constant)		5.833	.000
	TM	-.050	-.605	.547
	TD	-.016	-.196	.845
	TDS	.704	8.536	.000

Source: SPSS Version 25 Output, (2023)

Table 1 above showed that in certain chosen DMBs in the Gombe metropolis, there is a negative and negligible association between employees' productivity (EP) and training technique (TM). With a value of 0.547, the TM is significant over the 5% threshold. Additionally, the association between training design (TD) and EP is unfavorable and negligible. Additionally, a coefficient of 0.845 was found in the result, surpassing the benchmark of the 5% level of significance. On the other hand, the training delivery style outcome showed a strong and favorable correlation with EP.

Discussion of Findings

With a coefficient of 0.547, the results showed a negative and negligible association between EP and TM. This demonstrates that TM decreases with increasing EP and that TM increases with decreasing EP. By implication, this meant that if banks introduce more or different training methods, the employees won't produce favorable results, and the banks will experience some setbacks due to employee performance. Furthermore, employees' productivity will rise if banks continue to apply or introduce the training methods on a regular basis. Employees that participate in role-playing

training perform less accurately and efficiently. Delivery of goods or services will not be conducted in a timely fashion, even if employee undergo group discussion and activities training.

With a coefficient of 0.845, the subsequent result showed yet another unfavorable and negligible association between EP and TD. This suggests that the TD will be lower the higher the EP and vice versa. The degree to which bank workers construct their own training will impact how well those employees perform; the more ways in which they develop training, the less productive those employees will be. Furthermore, their employees' productivity will increase if they focus less on the training design. It follows that management should refrain from creating an excessive number of pointless training programs and make their employees enroll in them. The training ought to be tailored to the requirements of a certain unit.

The results, however, also showed a strong and positive correlation between workers' productivity and the manner in which training is delivered. This suggests that a rise in EP will result in a rise in TDS, and a fall in EP will result in a decrease in TDS. This suggests that adjustments to the way training is delivered will result in adjustments to the productivity of the workforce. It's possible that in some cases, the training that bank management provides to its employees determines the organizational faith of the banks. They must consider the best methods for educating their staff, such as online courses, workshops, conferences, and seminars, that won't interfere with their ability to do their jobs. Since a one day without the presence of any key bank employees can deter 100 clients from using the institution. As a result, employees who leave their jobs for training find it difficult to focus on their work, which could result in a loss of clients and a decline in bank output.

CONCLUSION

According to the majority of respondents, there is a negligible negative correlation between the productivity of employees and the training technique (TM) provided to DMBs in Gombe metropolis. Furthermore, tasks are not finished using the information gained through coaching or mentoring in accordance with the requirements and norms.

The study also demonstrated how important and challenging training design is to workers' productivity in the banking sector. The study concludes that there is a negligible and unfavorable association between employee productivity in Gombe state's DMBs and the training design. Employee dissatisfaction with the training curricula created by the banks contributes to the failure of the banks' turnout ratio.

Nonetheless, the productivity of workers in DMBs in the Gombe metropolis is favorably and significantly correlated with the manner in which training is delivered. The manner that training is delivered is crucial if management is to be maintained. Additional engaging methods of training delivery include: using animation and pod cards to increase job skills in this bank; using group discussions to improve staff morale; demonstrating staff competency levels through interactive training tools (pitch); using instructor-led training (in-person or virtual) to cut down on time and expense; and using interactive learning guides and videos to help staff members acquire the knowledge and skills needed to complete tasks.

RECOMMENDATIONS

According to the study's summary and conclusion, the following recommendations should be taken into account immediately by businesses if they want to successfully and efficiently achieve their goals and objectives:

- I. Training methods should be used carefully; adding too many makes employees bored and may deter them from performing to expectations.
- II. Many banks still provide training using antiquated, dictatorial techniques. Banks must follow cutting edge training techniques in order to support all of its employees. Some people believe that training is biased and self-serving because it is only provided to a chosen group of employees.
- III. In order to develop a positive business climate, stakeholders and the government must collaborate to create a business environment that is both supportive and enabling.

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CITATION

Sambo M., Abubakar S. U., & Isyaka M.S. (2024). Effect of Training on Employee Productivity in Deposit Money Banks (DMBs) in Gombe State. In *Global Journal of Research in Business Management* (Vol. 4, Number 2, pp. 26–35). <https://doi.org/10.5281/zenodo.10969081>