



Effect of Career Development on Employee Performance in Selected Banks in Enugu State

Authored by

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Abstract

The study examined the effect of career development on employee performance in selected banks in Enugu State. Career development is hampered by some factors which include: nepotism, greed and discrimination based on gender or ethnicity, and a poorly articulated human resource development program. This study therefore sought to know the effect of career development on employee performance in banks in Enugu state. The objectives of the study are to determine the effect of career counselling on employee service quality in the banking industry in Enugu State. To ascertain the effect of employee training on employee service quality in the banking industry in Enugu State. To establish the effect of career mentoring on employee service quality in the banking industry in Enugu State. The Scope of the Study was to study the effect of career development on performance of employees in banks using Zenith bank, Access bank and United Bank of Africa as case studies. The period covered was 2012 to 2021. Data were sourced through primary and secondary means comprising of questionnaire and journal articles and textbooks. Population of the study was 112 employees of the selected banks. Sample size was all the 112 employees of the banks randomly selected. Data were analysed through the use of mean score while z-test was used to test the hypotheses. In the finding, it was discovered that Career counselling has a significant effect on employee service quality. Career training has a significant effect on employee service quality. Career mentoring has a significant effect on employee service quality. The study concludes that career development influences employee job performance in organizations, and recommended that Career development should be based on realistic and standard methods. It should be available to all staff, not selected staff.

Keywords: Career Development; Employee Performance; Enugu State

Κελερωμενο: Καριερ Δελεξοβωμεντ, Εμβρωλεε Ρεξορρωμεντ, Εμβρωλεε Ρεξορρωμεντ

Introduction

The nature of the work environment is dynamic due to technological advancement, globalization, political reformation and economic environment changes. So, businesses are facing increased competition (Evans, Pucik & Barsoux, 2002). There is need for organizations to provide better and crucial training to their employees to face these challenges and further enhance their performance. This is because the success or failure of organizations is usually determined by the quality of their human resources (Aruna, 2019). Human Resource is considered to be one of the most important resources of today's organizations, because people possess tacit knowledge which the organization can make use of to leverage its competitive advantage. This attribute of human capital fulfils the VRIN (valuable, rare, inimitable, and non-substitutable) criteria of a competitive resource as advocated by Barney (1991), thus making development of employees a central feature of contemporary competitive advantage for any organization. Development of employees implies a managerial orientation, which ensures that human resource or capital are utilized in such a way that delivers value to the organization by giving it a competitive advantage, thus leading to the attainment of organizational goals, vision, and mission (Kiiru, 2015). In contemporary economics, capital is no longer used to describe only physical resources of an organization like plants, tools, buildings, and vehicles that are used in the production process (Olaitan, 2013). Modern economics now include human capital or intellectual capital to the capital concept, which is the investment in skills and education.

In the banking sector, current challenges are basically related to growing demands of the public and the regulatory factors (Kurdi & Al afaishata, 2020) and also the increase in competitors that are not part of the banking industry, but also offer financial services that banks usually render. In reaction to these challenges, banking entities tend to integrate the substantial financial capital with human capital that is highly qualified in both knowledge and abilities (Opadeyi & Akpan, 2021). With appropriate and adequate career development/management programs, employees can understand what abilities and capabilities they need to possess to be able to fulfil their career goals. Planning an employee career development is as important to the individual employee as it is to the organization itself. Planning an employee career development cannot be done in isolation of the needs of the employee as much as that of the organization. This is because career development involves identifying the minimum competency levels required of an employee to perform a particular task (Anekwe et al., 2020) in the organization; hence, individual employee's needs cannot be satisfied without actually satisfying the organization's needs. Therefore, the human resource (employees) of any organization is crucial in the achievement of organizational success or failure (Anekwe et al., 2020) and competitiveness. To this end, the development and proper management of employee career in any organization requires thorough study and analysis.

The purpose of career development is to enhance employees' current performance, take advantage of future jobs and to fulfil their career goals (Anekwe et al., 2020). Effective career development is based on a tripod – the employee, the managers and the organization itself. This is because it is the employee who decides what his/her career objective and outcome should be while the responsibility of the manager is to identify the right knowledge, skills and abilities required to perform a particular job/task in an organization, and then train the employees according to the needs of the organization by helping to identify both the short- and long-term goals of the organization (Opadeyi & Akpan, 2021). Organizations also provide employees time, benefits and funds as they may require through supporting them for their goals by using the knowledge, skills and abilities of each of the individual employees to achieve organizational goals (Anekwe et al., 2020).

Considering human capital therefore as an integral part of production input, it is not an over statement to assert that the most important asset of an organization anywhere in the world is its human resources (Zala & Rajani, 2021). This is because, while systems and processes do contribute to the realization of organizational goals and objectives, the real achievements would all be made possible by the people (human resources), since they are the ones who do the work, by contributing the ideas gathered from training and experiences. Human resource development with reference to training and career development holds the key to success of any organization. For this to happen, the Nigerian banks must be able to train and develop their staff. Based on the foregoing, the researcher seeks to evaluate the effect of career development on the performance of staff in organizations using some banks in Enugu State as case study.

Statement of the Problem

Career development involves continuously learning new things, applying new knowledge and taking advantage of opportunities. It is also about risk taking in order to make the organization more effective and productive, and allows the individual employee achieve personal and organizational goals. An employee develops his/her career through a continuous acquisition of managerial or professional skills and experience which may bring about rewards and promotion. Many organizations in Nigeria including banks, have invested heavily in relevant technologies to improve their competitive position, with adequate and performance-driven human resource practices to engage the employees; long-term sustained performance, service delivery, business innovation and profitability.

However, there are some challenges. One of which is the challenge of organizations not defining career paths of employees or allowing them to determine that themselves. Some other challenges include but not limited to, poor counselling and mentoring, internal politics, nepotism, gender issues, and a poorly articulated human resource development program.

The challenge has led early and mid-career employees to begin to consider resigning as there are no clear career paths for them. Often times due to these challenges, well-deserving employees are not given opportunities for training and development. To this end, it has been observed that employees do not engage properly with their jobs.

Objectives of the Study

The broad objective of the study was to examine the effect of Career Development on Employee Performance in selected banks in Enugu State.

The specific objectives of the study are to:

- i. Determine the effect of career counselling on the output in the banking industry in Enugu State;
- ii. Establish the effect of career mentoring on the average number of employee account openings opened in the banking industry in Enugu State.

Research Questions

The following research questions guided the study.

- i. What is the effect of career counselling on the output in the banking industry in Enugu State?
- ii. What is the effect of career mentoring on the average number of employee account openings opened in the banking industry in Enugu State?

Statement of Hypotheses

The following hypotheses guided the study.

- i. Career counselling has significant effect on employees' output in the banking industry in Enugu State.
- ii. Career mentoring has significant effect on average number of employee account openings opened in the banking industry in Enugu State.

Scope of the Study

The study is on the Effect of Career Development on Employee Performance in selected banks in Enugu State. Enugu metropolis forms the major focus of the study. Three Deposit Money Banks were studied, namely Zenith Bank Plc, Access Bank Plc, and United Bank of Nigeria. The period covered is 2012-2021. The choice of the period was based on the rapid increase in the talent hunt and talent management during the period.

Conceptual Review

Career Development

Career development is a systematic planning method used to link employee career objectives with the corporate career needs of an organization (Kakui & Gachunga, 2016). It entails activities undertaken by the employees themselves and the organization to achieve and improve career objectives and job requirements. Robbins (2010) contends that career development is a key strategic consideration for all organizations regardless of size, sector, market or profile. Organizations that aspire to be successful in today's extremely competitive markets need employees with the right competencies to assist in achieving a competitive edge in the industries. Mwanje (2010) posits that the career development of employees has a fundamental effect on the efficiency, effectiveness, morale and profitability of the organization. Career development is the basis of employee confidence and competence (Robbins, 2010). Career development aids organizations in bridging the gap between current performance and expected future performance. Career development is part of human resource management practices which is known as the process by which managers encourage and motivate employees to be accountable for their careers, provide continuous support, like feedback on individual performance and disclose information about the organization, career opportunities, positions and vacancies that might be of interest to the employees. According to Maimunah (2015), career development that consists of training, coaching, mentoring, counselling and promotion would motivate employees to perform well and show their actual capability in achieving the organizational goals. Career development is an important area that organizations must put into consideration to have employees who will assist in meeting today's changing business needs. Career development comprises different phases such as career planning, career advancement and mentoring.

Career Counselling

Career counselling is a service that helps people begin, change, or advance their careers. It can include one-on-one conversations between a counsellor and a career seeker, as well as assessments, activities, and projects designed to help career seekers make the most of their strengths. A career counsellor is similar to a career coach in that professionals in both roles can help you navigate your career path and understand your career goals. Although these terms are often used interchangeably, professionals may identify themselves as one or the other and describe their services in very specific ways, (Coursera, 2023). The NCDA defines career counselling as "a process of assisting individuals in the development of a life-career with the focus on the definition of the worker role and how the role interacts with other life roles". Career counselling has been known by different names over the years – vocational guidance, vocational counselling, or occupational counselling, (Inflibnet, 2023).

Career Mentoring

Career mentoring is a dynamic and mutually beneficial relationship between an experienced, knowledgeable professional (mentor) and an individual seeking guidance and support (mentee). The mentor shares insights, knowledge, and advice based on their own experiences, while the mentee absorbs this wisdom to make informed decisions about their career path. Open communication, trust, and a commitment to the mentee's growth characterize the relationship, (Mentoring complete, 2023). Career mentoring is a specific type of mentoring focused on helping junior or early-career employees navigate their way through their careers. Within career mentoring, an individual with experience, tenure, and a senior-level position within the field of interest acts as a mentor, (Cook, 2023).

Employee Performance

Timpson (2011) defined employee performance as the accomplishment of a given task measured against present known standard of acquiring competences, cost, and speed. In the same vein, O'clan (2012) employee performance is the fulfilment of an obligation in a manner that releases the performer from all liabilities under the contract. The aforesaid definitions lay emphasis on the importance of standard and the fulfilment of a designed task as cardinal issues in performance. However, the yardstick and how it could be measure was ignored. In the word of Abbott (2012) and Eze, Edeoga and Mbah (2023) employee job performance is an assessment of how well the process of carrying a task and how successfully its aims are accomplished. It produces assembled and delivered on time and without wastage i.e., the best standard set for an employee to enable the actualization of organization goals and

objective. This definition also tallies with the view of Kelly (2013) who also see employee performance as an accomplishment expected of employee to stimulate the achievement of organization goals and objectives. Bello (2013) and Ugwu, Okonkwo, and Orga (2022) viewed employee performance as the best effort, ability, and capability on a job, the accomplishment of organization task and the relationship between standard and the resources employed.

Output

An output describes the result of an activity (Tobias, 2024; Ugwu, Orga, Ugwu, 2022). Output can be defined as the amount of something that is produced. The means of production can be a machine, a person, an industry, or a combination of these. Measuring the degree of output is likely a good indicator of how likely one will be to reach a desired outcome. The output acts as a quantitative summary of a given activity. Looking at the amount of output can show how healthy and efficient a process is. Higher output generally points to a more efficient process, while low output signifies the opposite. Output is directly influenced by your input. If there are specific needs to be met in your output, it is vitally important to choose the right inputs. Everything that goes into your process can be part of your input, so you need to be in control of your process in order to have the desired output. High output of significant quality is an indicator that your process is healthy and efficient (Kinney, 2023; Ile, Otti, and Mbah 2023).

Average Number of Employee Account Openings Opened

Open account is an account which remains to be paid. Open account is also known as an account payable by the bearer. Their terms exist in a multitude of situations: trade credit which is not fully paid a deferred payment schedule for an item, a past due account, and more. An open account credit can even exist where an account is open because there is a positive balance which has yet to be spent (Wilkinson, 2013). With banks and credit unions looking to increase revenues and decrease costs, building customer share of wallet is imperative. One of the easiest and most steady sources of new businesses and related revenue is to reach out to current customers for additional business. With the cost of acquiring new retail, small business or commercial customers being five to ten times the cost of retaining an existing one, and with the average spend of a repeat customer being 50-100% more than a new one, bank marketers need to remember that the most efficient investment of marketing funds is to market to customers that already bank with you (Marous, 2020). Whenever a customer opens a consumer or commercial account at a bank or a brokerage house, the company has an excellent opportunity to cross-sell and up-sell additional products and services to increase share of wallet.

Theoretical Foundation

Human Capital Theory

Human capital theory was proposed by Schultz in 1961 and later developed extensively by Becker in 1964 as cited in his publication titled Human Capital: A theoretical and Empirical Analysis to special reference to education. Human capital theory was developed on the realization that the growth of physical capital was only a small part of the growth of organizational income (Tan, 2014). Economist Theodore Schultz introduced return-on investment, which highlighted the cost-benefit analysis of staff training and education. Based on Schultz's research on return-on-investment, Becker introduced the concepts of general-purpose human capital and firm-specific human capital that are widely used by human resource development practitioners worldwide to date (Josan, 2013).

Human capital theory suggests that employees' education or training raises their productivity by imparting useful knowledge and skills. This theory postulates that expenditure on training and education is costly, and should be considered an investment since it is undertaken with a view to increasing personal incomes. The human capital approach is often used to explain occupational wage differentials (Campbell, Coff & Kryscynski, 2012). In Becker's view, human capital is similar to physical means of production, e.g., factories and machines meaning one can invest in human capital (via education, training, medical treatment) and a firm's output depends partly on the rate of return on the human capital one owns. Thus, human capital is a means of production, into which additional investment yields additional output (Armstrong & Taylor, 2014). Therefore, by investing in human capital through staff training and development, the organization is able to retain talented workforce who will feel motivated to be part of the firm hence leading to better organizational performance (Rothwell, 2010).

Empirical Review

Career Counselling and Output

Opadeyi and Akpa (2021) focused on Career development and employee engagement in selected deposit money banks in Ogun State. A cross-sectional survey research design was utilized for this study. The research instrument was validated and data gathered was analysed using descriptive statistics and simple linear regression analysis which was carried out to test the hypothesis. The findings revealed that there is a positive and significant effect of career development on employee engagement. The study concluded that career development significantly contributes towards employee engagement in selected deposit money banks in Ogun State, Nigeria.

Obaze & Samikon (2022) examined the Effects of Career Development, Compensation and Engagement on Employee Retention: A Survey of Entry-Level Employees in Nigeria Commercial Banks. The quantitative correlation study was used based on a sample. The multiple regression analysis shows that career development has a positive and significant effect on employee retention. Compensation has a positive and significant effect on employee retention. Finally, engagement has a positive and significant effect on retention. Conclusively, managers and executives should ensure that strategic career development, competitive payment structure and quality engagement are part of the new and emerging human resource policy to attract and retain top performers in their organizations.

Nyedah and Don-Baridam (2022) examined the relationship between career development and employee job performance of deposit money banks in Rivers State, Nigeria. The study adopted a cross-sectional survey research design which is explanatory in nature to obtained responses from the deposit money banks in Nigeria. Spearman's Rank Order Correlation Coefficient Statistics technique was used to test the hypotheses. The findings revealed that there is a positive and significant relationship between career development and employee job performance in the deposit money banks in Rivers State. The study concludes that career development has a strong positive and significant influence on the two measures of employee job performance in the deposit money banks in Rivers State, Nigeria.

Career Mentoring and Average Number of Employee Account Openings Opened

Sunday and Byamukama (2017) explored the Career Development and Employee Performance in Commercial Banks in Illala District, Dar El Salaam Tanzania. The study adopted a quantitative paradigm with cross sectional and correlation designs. Regression was used to test the predictive power of the variables. The findings revealed that career development carried out in banking institutions has a great impact on motivation of the employees which leads to good performance. If employees are not encouraged and guided to develop their special abilities through effective supervision, it can demotivate them. Some employees do not perform well because they lack regular and effective supervision by their managers.

Also, there was a study by Muhammad et al. (2021) that investigated the relationship between five factors of job satisfaction and organizational performance in Pakistan's Banking sector. Using the structural and measurement models, the study's findings were mixed. On one hand, payment (salary) and promotion were found not to have any relationship with organizational performance. However, on the other hand, supervision, fringe benefits, and contingent rewards (proxy for job satisfaction) were found to positively correlate with organizational performance.

Igudia (2022) explored the relationship between career development and employee job satisfaction and the concomitant organizational performance in the Nigerian Microfinance Banks using Palmera Micro-Finance Bank Ltd, Uromi as a case study. The study adopted the survey research design method. Three factors were tested using the Spearman's Correlation statistical analysis. The results of the study indicate that there is a high positive relationship between career counselling, employee training, and career mentoring with employee's job satisfaction respectively; and that there is a significant positive relationship between employee's job satisfaction and organizational performance.

Gap in Empirical Review

Studies have been conducted in the area of career development and organizational performance in Nigeria. From the researcher's perspective, none of these studies were conducted on Banks in Enugu. The present study filled the gap.

Methodology

Research Design

The survey research design was adopted for this study. This is to aid the collection of data on the subject matter. The survey fits into this study because the researcher collected data from the entire population of the study.

Area of Study

The study was conducted in Enugu State with emphasis on Effect of Career Development on Employee Performance in selected banks in Enugu State. Enugu state is one of the thirty-six (36) states of Nigeria and home to many deposit money banks in Nigeria. The regional offices of most of the banks are located in the State.

Sources of Data

Major sources of data for the research work were the primary and secondary sources of data collection. The primary sources of data collection were from the employees of selected deposit money banks Enugu through the use of questionnaire. Secondary source of data emanated from published materials such as journal articles, textbooks etc.

Population of Study

The study's population comprised of 112 employees of Zenith Bank Plc, Access Bank Plc, and United Bank of Nigeria, Enugu State.

Determination of Sample Size

Given the small size of the population of the study, the researcher adopted the sample size of 112. Therefore, there was no need for sample size determination.

Sampling Techniques

The study made use of census sampling technique in order to get adequate response by collecting information from all levels in the population. With the use of census sampling, the researcher selected 41 Officers and 71 Support Staff of the banks. It comprises 28 in Management Cadre, 48 in Marketing, 23 in Operations/Customer Care Services and 13 IT staff.

Method of Data Collection

The approach adopted in collecting the data was through the administration of questionnaire. The researcher personally visited the offices of Zenith Bank Plc, Access Bank Plc, and United Bank of Nigeria and administered the questionnaires to all the respondents for the study. Because of the pressure of work, they were allowed to complete the questionnaires within two days. After the two days, the researcher went back and retrieved the ready copies.

Validity of the Instruments

Content validity was tested through submitting the instrument to the supervisor and other experts to confirm that the research instrument covers the study intended to be studied and their opinions were accepted from the experts which was then included into the questionnaire. The face validity was tested through seeking subjective judgments based on what was being measured from some of the respondents and experts. Whereas the construct validity tested through a pilot test to ensure that the content was accepted based on what was being measured.

Reliability of the Instrument

In order to ascertain the internal consistency of the instrument over time, the researcher used the Cronbach Alpha reliability estimate. The researcher conducted a trial test using 20 staff responses in Microfinance banks, Enugu

(Good Shepherd and Oha Microfinance Bank). This served as a similar population for the study. The reliability coefficient of the entire instrument was ascertained and found to be 0.695. This, the researcher considered it high enough and so used it to collect the data for the study.

Method of Data Analyses

In analysing the data for this study, data was presented in tables and analysed through the use of mean score while z-test was used to test the hypotheses. The analysis was used as a tool of analysis to assess the extent to which the independent variables affect the dependent variable with the aid of SPSS version 20. It was also used to test the research hypotheses at 5% level of significance (95% confidence level).

Data Presentation and Analysis

The data to be presented and analysed is based on findings extracted from the questionnaire distributed to the employees of the selected deposit money Bank. The researcher distributed one-hundred and twelve (112) copies of questionnaire to the employees and all the copies were properly filled and found relevant for the study.

Data Analyses

Research Question One: What is the effect of career counselling on employees 'output in the banking industry in Enugu State?

Table 1: The effect of career counselling on the output in the banking industry in Enugu State

s/n	Options	VHE	HE	U	LE	VLE	FREQ	Mean	Decision
1	Career counselling improves the ability of the employees and reciprocates to performance increase.	30	40	2	20	20	112	3.4	Accepted
2	It provided the employees an opportunity to learn and enhance necessary skills to improve services	35	29	5	28	15	112	3.5	Accepted
3	It practically serves as guide for the human resources, which affect and control how they perform on the job.	39	37	3	22	11	112	3.6	Accepted
4	An individual (counselee) uses the services of a counsellor to deal with a specific problem.	40	35	5	19	13	112	3.6	Accepted
5	It increases the managers' improvement.	30	46	10	14	12	112	3.6	Accepted
	Grand mean							3.5	

Source: Field Survey 2023

Table 1 above shows the mean distribution of opinions of the respondents on effect of career counselling on output in the banking industry in Enugu State. The respondents were all positive in their affirmation based on the mean scores in items (1-5). The grand mean of 3.5 is an indication that the respondents agreed that career counselling influences output in the banking industry in Enugu State.

Research Question 2: Career mentoring effect on the average number of employee account openings opened in the banking industry in Enugu State?

Table 2: Career mentoring effect on average number of employee account openings opened in the banking industry in Enugu State.

s/n	Item	VHE	HE	U	LE	VLE	Total	Mean	Decision
1	Career mentoring of staff has a profound impact on the value and service quality of banks	35	35	5	20	10	112	3.4	Accepted
2	It helps organization to achieve job requirements, improved service delivery and career objectives.	38	37	7	15	15	112	3.7	Accepted
3	Career mentoring assists organizations in bridging the gap between expected future performance and current performance	33	36	8	20	13	112	3.5	Accepted
4	It acts as the significant motivator for an employee to excel and exceed the targets.	35	38	5	24	10	112	3.6	Accepted
5	The hope for career development motivates employees to perform better in service improvement	36	40	10	14	12	112	3.7	Accepted

Source: Field Survey 2023

Table 2 showed the respondents responses on how career mentoring effects the average number of employee account openings opened in the banking industry in Enugu State. From data in the table, the responses were all positive in their responses. They accepted all the items. The grand mean of 3.7 is a strong indication that the respondents agreed to the questions being asked.

Testing of Research Hypotheses

The hypotheses were tested using z-normal distribution (z-test).

Test of Hypothesis One

Restatement of Hypothesis One

- i. Career counselling has no significant effect on employees' output in the banking industry in Enugu State.

Table 3: Normalizes z-score for mean responses

<i>Null hypothesis (Ho)</i>	<i>z-score</i>	<i>Z_{0.05}</i>	<i>Sig.</i>	<i>Decision rule for hypothesis</i>
<i>Career counselling has no significant effect on employees' output in the banking industry in Enugu State.</i>	7.39	2.35	0.05	Accepted

Source: Author's compilation 2023

From table 3, the z-score for the responses to the questionnaire items were computed and compared with the ztable value of ± 2.33 at 2% significance level.

Decision Rule: The decision rule here was to reject Ho if t-calculated is greater than z-table ($t\text{-cal} > z\text{-tab}$). Therefore, the table 3 depicts the t-calculated to be 7.39 while the t-table is 2.35.

Decision: As seen from Table 3 and the analysis of result, the computed z-scores for the statements exceeded the table z value of ± 7.39 . at 5% significance level. Therefore, we reject the null hypothesis and accept the alternate hypothesis which indicated that Career counselling has a significant effect on employees' output in the banking industry in Enugu State.

Hypothesis Two

Restatement of Hypothesis Two

- i. Career mentoring has no significant effect on average number of employee account openings opened in the banking industry in Enugu State.

Table 4: Normalizes z-score for mean responses

<i>Null hypothesis (Ho)</i>	<i>z-score</i>	<i>Z_{0.05}</i>	<i>Sig.</i>	<i>Decision rule for hypothesis</i>
<i>Career mentoring has no significant effect on employees' account openings opened in the banking industry in Enugu State.</i>	9.01	2.35	0.05	Accepted

Source: Author's compilation 2023.

From table 4, the z-score for the responses to the questionnaire items are computed and compared with the z table value of ± 2.33 at 5% significance level.

Decision: As seen from Table 4 and the analysis of result, the computed Z-scores for the statements exceeded the table z value of ± 2.33 at 5% significance level. Therefore, we reject the null hypothesis and accept the alternate hypothesis which indicated that Career mentoring has a significant effect on average number of employee account openings opened in the banking industry in Enugu State.

Discussion of Findings

Career Counselling and Output

The result of hypothesis one depicts that career counselling has a significant effect on the output of banks in Enugu State. This is where z value of 7.39 exceeded the table value of ± 2.33 . This result is in tandem with the result of Opadeyi and Akpa (2021) who revealed that there is a positive and significant effect of career development on employee engagement. The study concluded that career development significantly contributes towards employee engagement in selected deposit money banks in Ogun State, Nigeria.

Career Mentoring and Average Number of Employee Account Openings Opened in the Banking Industry in Enugu State

Lastly, the result of hypothesis three showed that career mentoring has a significant effect on employees' service quality in the banking industry in Enugu State. The finding is in conformity with the finding of Sunday and Byamukama (2017) who found that career development carried out in banking institutions has a great impact on motivation of the employees which leads to good performance. If employees are not encouraged and guided to develop their special abilities through effective supervision, it can demotivate them. Some employees do not perform well because they lack regular and effective supervision by their managers.

Summary of Findings

The following findings were made:

- i. Career counselling has a significant effect on output in the banking industry in Enugu State. This goes to show that career counselling improves the ability of the employees and reciprocate to performance increase.
- ii. Career mentoring has a significant effect on average number of employee account openings opened in the banking industry in Enugu State. This shows that career development of staff has a profound impact on the value and service quality of banks.

Conclusion

From the analysis, it was discovered that career counselling, and career mentoring influenced employees' service quality in the banking industry in Enugu State. Career development significantly influences the measures of employee job performance. Career development in the deposit money banks is based on policies aimed at addressing the various needs of employees to enhance their job performance, reduce their intention to leave the organization and also to reduce the substantial cost involved in hiring and training new employees. The study

concludes that career development influences employee job performance of deposit money banks in Enugu State, Nigeria.

Recommendations

- i. The study recommended that career development should be based on realistic and standard methods in accordance with institutional benchmarks, indices and procedures and should likewise conform to ethical valuations and practices.
- ii. Finally, banking industry in Enugu State must continue to provide organizational level programs – counselling, mentorship, and training – which offer a continuous guidance to employees on how to manage their respective careers and assist them in shaping their long-term career development objectives.

Contribution to Knowledge

The major contribution made by the study was that it showed that career counselling, and career mentoring influenced employees' output in the banking industry in Enugu State. The study also provided empirical evidence that would aid public organizations and policy formulators in improving organizational performance. The study also contributed from a methodological perspective, by offering a measurement scale and planning for career development in organizations.

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