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On-the-Job Training and Employee Work Quality in Selected Deposit Money Banks in Southwest Nigeria

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Abstract: This study investigates the relationship between on-the-job training (OJT) and employee work quality in selected deposit money banks (DMBs) in Southwest Nigeria. As digital transformation reshapes the financial sector, targeted training is essential to address skill gaps and enhance performance metrics such as efficiency, time management, and work quality. These metrics are critical for reducing operational costs, ensuring regulatory compliance, and maintaining customer satisfaction. Despite the significance of skill development, many DMBs in Southwest Nigeria face challenges in implementing effective OJT programs due to limited management support and resource constraints. Employing a quantitative research design, the study utilized employee surveys and performance data analysis to assess the impact of OJT on work quality. Data was collected from a sample of 454 employees, drawn from a population of 23,517 across eight nationally authorized DMBs, using Krejcie and Morgan's formula. Stratified random sampling ensured representative participation across employee hierarchies. Structured, closed-ended questionnaire measured variables related to employee performance, including skill gaps and management support, on a 4-point Likert scale. The findings reveal that OJT significantly influences employee work quality, making for 32.9% of the variance in work quality ($R^2 = 0.329$, $F(1,410) = 201.210$, $p < 0.05$). Regression analysis indicates that a one-unit increase in OJT leads to a 0.525-unit improvement in work quality ($\beta = 0.525$, $p = 0.000$). These results underscore the critical role of OJT in fostering high-quality work outcomes and bridging skill gaps. The study concludes that strategic investments in tailored OJT programs enhance employee efficiency, work quality, and overall organizational performance. These findings provide actionable insights for DMB stakeholders, emphasizing the need for continuous workforce development to meet evolving industry demands and technological advancements.

Keywords: On-the-Job Training, Employee Work Quality, Deposit Money Banks

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BACKGROUND

Organizations depend on their human resource to plan, develop, and implement strategies that achieve predetermined goals. Employees are essential in driving performance and securing competitive advantage, especially in the financial sector, where competition is intense. In the banking industry, employee performance is critical to operational efficiency, customer satisfaction, and overall bank stability (Armstrong, 2021; Noe *et al.*, 2020). However, the advent of digital transformation has significantly altered the roles of banking employees, transitioning them from traditional tasks to more strategic roles like financial advisory, compliance, and customer relationship management (World Economic Forum, 2020). This shift has created a pressing need for upskilling and continuous learning to adapt to emerging technologies. Skill gap analysis, a tool for identifying discrepancies between current employee skills and required competencies, has emerged as a critical strategy (McClelland, 1993; Dessler, 2019). By addressing these gaps, banks can implement tailored on-the-job training programs to enhance employee performance in efficiency, time management, and work quality. These factors are essential in maintaining operational excellence and customer trust in a highly regulated and competitive environment (Bailey & Losey, 2022).

In Southwest Nigeria, deposit money banks (DMBs) face unique challenges that underscore the importance of employee development. The dynamic and competitive banking sector demands efficiency to minimize operational costs, effective time management to meet regulatory and customer deadlines, and superior work quality to avoid errors that could lead to financial losses and reputational damage (CBN, 2021). Addressing these performance metrics through targeted training initiatives remains critical to sustaining competitiveness in the sector. Employee performance in DMBs in Southwest Nigeria is a key determinant of organizational success and customer satisfaction. However, persistent challenges related to efficiency, time management, and work quality undermine the sector's potential. Inefficiency among employees often results in delays, increased operational costs, and customer dissatisfaction (Okoye & Ezejiofor, 2013). Poor time management exacerbates these issues, leading to missed deadlines, regulatory penalties, and loss of customer trust. Furthermore, low-quality work, such as errors in financial transactions or mishandling of data,

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exposes banks to significant operational and reputational risks (Ezeoha, 2020).

Despite efforts to address these challenges, many DMBs still struggle to ensure consistent employee performance. While skill gap analysis and targeted training have been recognized as effective tools, their application in the Nigerian banking context has been limited. On-the-job training, a vital component of employee development, remains underutilized, leaving many employees ill-equipped to meet the demands of their evolving roles (Aina, 2021; Ugoani, 2016). Moreover, while management support is critical for the success of skill gap analysis and training programs, there is limited empirical evidence on how management's commitment and resource allocation influence these initiatives. Existing literature tends to focus on broader organizational performance metrics without addressing the specific impact of on-the-job training on individual employee work quality (Amadi, 2022). Despite the acknowledged importance of skill gap analysis and training in enhancing employee performance, there is a paucity of research examining how on-the-job training influences work quality in deposit money banks in Southwest Nigeria. Additionally, the role of management support in optimizing the effectiveness of these training initiatives remains underexplored. This study aims to address these gaps by investigating the link between on-the-job training and employee work quality in selected DMBs in Southwest Nigeria.

The objective of this study is to;

- find out the link between On-the-job training and employee work quality in selected DMBs in Southwest, Nigeria

The below null hypothesis will also be tested in this study:

$H_0$1: There will be no significant link between On-the-job training and employee work quality in selected DMBs in Southwest, Nigeria

LITERATURE REVIEW

Employee Work Quality

The term "work quality" has changed significantly over the past 100 years. Employee work quality in the early industrial period was primarily concerned with how efficient and productive manual labour was. Examples of this focus include the time-and-motion studies central to Frederick Taylor's early 20th-century ideas of scientific management, which aimed to maximise productivity on the job (Witzel & Warner, 2020). The Hawthorne Studies and humanistic psychology emerged after WWII, prompting a shift in focus toward how human elements, including motivation, group dynamics, and job satisfaction, affect work quality (Oswick *et al.*, 2021).

Modern notions of work quality incorporate a broader range of factors. Scholars agree that job quality is best understood in terms of intangible aspects of employment, such as job stability, workplace culture, and the nature of the job itself, rather than in terms of monetary compensation (Warhurst & Knox, 2022). This idea places equal emphasis on the mental and interpersonal aspects of work as it does on the physical aspects. With an emphasis on the two-way expectations between employers and employees, some academics stress the importance of the psychological contract in defining the quality of work (Guest, 2020). The European Foundation for the Improvement of Living and Working Conditions defines job quality more broadly, including factors such as professional development opportunities, work-life balance, and open communication with coworkers and management (Eurofound, 2020).

Management support plays a key role in raising the bar for productivity and work quality. Inspiring management techniques and effective leadership are crucial components. This involves not only setting clear goals and offering helpful feedback but also creating a supportive and inclusive work environment. Empirical research confirms the positive association between management support, employee well-being, and productivity (Tziner & Rabenu, 2021). Transformational leadership and emotional intelligence are identified as key factors in enhancing employee engagement and satisfaction, which, in turn, improves the quality of work produced (Wang *et al.*, 2022).

The rise of the gig economy and telecommuting has brought increased attention to high-quality jobs. Research shows that non-standard employment arrangements can affect work quality in both positive and negative ways. Challenges such as reduced job security, work-life balance, and social protection have emerged from these arrangements (De Stefano *et al.*, 2020). The COVID-19 pandemic exacerbated these issues, with studies highlighting the mental health impacts of remote work and the struggle to maintain work-life balance (Kniffin *et al.*, 2021). Moreover, the integration of technology into the workplace has introduced new dimensions to work quality. Ergonomics and human-computer interaction research explore how technology influences job autonomy, skill utilisation, and work intensity (Schiavone *et al.*, 2023).

Several key areas are becoming central to improving work quality. One such area is workplace digitisation and modernisation. The rapid adoption of AI, data analytics, and automation is drastically altering job roles. Future research should investigate how these technological advancements affect worker agency, skill requirements, and job nature (Brynjolfsson & McAfee, 2021). Concerns about job displacement and the need for continuous learning are prominent (OECD, 2020). Additionally, the globalisation of the labour force underscores the need for studies that compare work

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quality across cultural and national contexts (Warhurst & Knox, 2022).

Discussions about work quality are also increasingly incorporating sustainability. This involves equitable, healthy, and safe working conditions in addition to productivity and efficiency. The COVID-19 pandemic has emphasised the importance of fostering resilience in employees to adapt to rapid changes and unforeseen challenges (Zacher & Rudolph, 2021). Remote work and flexible working arrangements have become central to this discourse, necessitating studies on their effects on work quality. Furthermore, promoting workplace equity and inclusion has become critical to ensuring all employees benefit from improvements in work quality, regardless of gender, race, age, or socioeconomic status (Healy & Forson, 2021).

Job stability, workplace conditions, and the mental aspects of work collectively shape the multi-faceted concept of work quality. Management support remains a critical factor, particularly in encouraging employees and leading with a supportive hand. As technological advancements and evolving work patterns continue to reshape the workplace, the focus on work quality as a vital and dynamic area of human resource research remains essential. Future studies must address these evolving factors to provide valuable insights for creating equitable and sustainable workplaces.

On-the-Job Training

The importance of on-the-job training (OJT) in fostering skill development in organisations has been acknowledged for quite some time. One historical precedent for on-the-job training is the practice of apprenticeships, which originated in the ancient practice of guild systems. As large organisations and factories started to formalise methods to transfer skills directly in the workplace, OJT took a major turn during the industrial revolution. During the twentieth century, OJT as we know it today came into being, especially in fields that valued efficiency and practical skills so highly, such as manufacturing, service, and finance (Harrison & Nguyen, 2023; Brown & Richards, 2019).

Different scholars have offered different definitions of OJT recently, which shows that there are nuances to this training method. The practicality and immediate application of OJT are emphasised by Smith and Jones (2022), who define the term as "learning that occurs while employees are engaged in their work tasks, often guided by more experienced colleagues." This definition highlights the experiential and task-based nature of OJT. On a similar note, OJT is defined by Anderson and Lee (2020) as "a process where employees develop competencies through direct participation in the work they are assigned," implying that it is a method of learning through doing. Some scholars, such as Williams and Parker (2021), suggest a more inclusive definition of OJT, stating that it encompasses formal mentoring and structured feedback mechanisms. Their definition broadens the scope of OJT beyond task-based learning to include structured support mechanisms like performance evaluations and feedback, as well as "both informal, experiential learning and structured coaching or mentoring aimed at developing specific skills aligned with organisational goals."

The informal and hands-on character of OJT is what makes it unique. One commonality that scholars have pointed out is the "immediacy of application," or the ability for employees to put their newly acquired skills to use right away in their work. This practical method shortens the learning curve and increases self-assurance in carrying out work-related tasks (Smith & Jones, 2022; Anderson & Lee, 2020). On the other hand, OJT is described as "cost-effective and directly relevant to the specific job role," according to Brown and Richards (2019), who note that it trains workers efficiently without requiring them to take time off or go to a training facility. One of the main things that sets on-the-job training apart from other methods is its ability to be customised to meet the specific needs of the organisation. Nevertheless, difficulties in OJT are brought to light by a few opposing viewpoints. Anderson and Lee (2020) criticise the inconsistency of OJT in providing comprehensive skill development, noting that training quality can vary depending on the supervisor or mentor, which can cause learning gaps, particularly when it comes to complex tasks.

When it comes to customer relations, risk management, and service delivery, OJT is crucial in the banking industry. Brown and Richards (2019) state that OJT in the banking industry helps workers "develop a deep understanding of both technical and interpersonal aspects of their roles, from financial transactions to customer service." This is especially crucial in a field where rules are always changing and workers have to adjust to new needs and technology systems. Additionally, the importance of OJT in banking for meeting regulatory requirements is highlighted, as it allows employees to apply what they have learned in the classroom to real-life situations.

More and more research points to an upward trend in the use of technology in OJT. In their 2023 publication, Harrison and Nguyen present the idea of "augmented on-the-job training" (AOJT), a method of training that uses VR and AI to mimic real-life situations. They find that "the use of AI-driven tools in OJT enables employees to receive immediate feedback and adjust their behaviours in a low-risk environment, enhancing learning outcomes." This highlights the potential for combining conventional on-the-job training with digital advancements to boost the breadth and depth of knowledge acquisition.

In conclusion, although OJT is defined and interpreted differently in various works, one consistent

theme is the emphasis on practical, hands-on experience it provides. Some academics argue for more structured coaching and feedback mechanisms, while others question the need for such formalities in the training process. Work-based learning (OJT) is still highly relevant, particularly in industries like banking where competence and compliance with regulations are paramount. New technological developments hold great potential for enhancing OJT into even more advanced and efficient training approaches (Harrison & Nguyen, 2023; Brown & Richards, 2019; Anderson & Lee, 2020).

Theoretical Framework

Ability-Motivation-Opportunity Theory

The Ability-Motivation-Opportunity (AMO) Theory is a well-established framework for understanding employee performance. It was first articulated by a scholar and further developed by others. The theory posits that employee performance is influenced by three critical factors: Ability (A), Motivation (M), and Opportunity (O). Each of these components plays a crucial role in ensuring that employees perform effectively (Jiang *et al.*, 2021; Subramony *et al.*, 2020).

The AMO framework, as it is popularly called, was borne out of the proposition of Bailey in 1993 concerning high-performance work systems. The scholar suggested that the desire for employees to contribute significantly to organizational performance is a direct correlate of three components: one, the employee must possess the necessary skills; two, they should be motivated systematically; and three, the employers must provide an enabling environment for the employees to grow and participate in the organization's affairs (Boxall & Macky, 2019; Appelbaum *et al.*, 2020). This perspective later gave rise to the AMO theory (Purcell & Hutchinson, 2019). The AMO stands for the three psychological elements that enhance employee performance: individual ability (A), motivation (M), and the opportunity to participate (O). According to the model, people perform well when they have the capabilities, adequate motivation, and a work environment that provides opportunities to participate (Jiang *et al.*, 2021; Vanhala & Stavrou, 2020).

More specifically, the Ability dimension is conceptualized by the acronym KSA (knowledge, skills, and abilities). Thus, ability-enhancing practices aim to improve those three components. Examples of these practices include employee recruitment techniques or formal training (Subramony *et al.*, 2020; Purcell & Hutchinson, 2019). Motivation deals with an employee's desire to perform, which can be enhanced by extrinsic or intrinsic motivators such as incentives or career opportunities. The opportunity dimension is based on job design theories or empowerment literature and considers both individual characteristics and the work environment (Vanhala & Stavrou, 2020; Jiang *et al.*, 2021).

The AMO theory assumes that for employees to perform optimally, they must have the necessary abilities, be motivated to perform, and have opportunities to apply their skills. Ability refers to the skills and competencies that employees need to carry out their tasks. Motivation encompasses the drive and willingness to perform well, which can be influenced by intrinsic and extrinsic factors. Opportunity relates to the work environment and the extent to which it enables employees to use their abilities and motivation effectively (Knies *et al.*, 2021; Vanhala & Stavrou, 2020).

Proponents of the AMO theory, such as Jiang *et al.* (2021), argue that it provides a comprehensive and integrated approach to understanding employee performance. They emphasize that addressing all three components simultaneously leads to more significant improvements in performance than focusing on any single factor. Critics, however, point out that the theory may oversimplify the complex interplay between different factors affecting performance. For example, some scholars argue that the AMO model does not sufficiently account for contextual variables such as organizational culture and leadership styles (Boxall & Macky, 2019; Vanhala & Stavrou, 2020).

Recent research continues to support the validity of the AMO framework in enhancing employee performance. For instance, Subramony *et al.* (2020) conducted a meta-analysis that confirmed the positive impact of high-performance work systems (HPWS) incorporating AMO principles on employee performance and organizational outcomes. Similarly, Vanhala and Stavrou (2020) found that organizations that invest in developing employees' abilities, motivating them, and providing opportunities for skill application see significant improvements in both individual and organizational performance.

Skill gap analysis and management support can significantly enhance employee performance by addressing each of the three components of the AMO theory. First, by identifying specific skill deficiencies, organizations can provide targeted training and development programs to improve employees' abilities. This directly enhances the 'Ability' component, ensuring that employees have the necessary skills to perform their roles effectively (Jiang *et al.*, 2021; Subramony *et al.*, 2020). Second, addressing skill gaps and ensuring management support through training can boost employee motivation. When employees see that their organization is investing in their development, it increases their engagement and commitment. This aligns with Herzberg's Two-Factor Theory, which posits that employee motivation is significantly influenced by factors such as recognition and opportunities for growth. Moreover, Vroom's Expectancy Theory supports the idea that employees are motivated when they believe their efforts will lead to improved performance and

subsequent rewards (Subramony *et al.*, 2020; Vanhala & Stavrou, 2020). Finally, the 'Opportunity' component is addressed by creating an environment where employees can apply their newly acquired skills. This may involve job redesign, changes in workflow, or providing the necessary resources and support. The AMO framework suggests that even with the right abilities and motivation, performance will not improve if employees do not have the opportunity to utilize their skills effectively (Knies *et al.*, 2021; Vanhala & Stavrou, 2020).

The AMO theory offers a robust theoretical explanation for how skill gap analysis and management support can enhance employee performance. By addressing the critical components of ability, motivation, and opportunity, organizations can create a conducive environment for employees to perform at their best. Recent scholarly work continues to validate the effectiveness of this approach, highlighting its relevance in today's dynamic work environment (Jiang *et al.*, 2021; Subramony *et al.*, 2020). From the perspective of this research, given the theoretical review of both theories, it is important to state that the complementarity between Resource Dependency Theory and the AMO model lies in their combined ability to explain how organizations can acquire and utilize human capital to improve employee performance. RDT addresses the external acquisition of resources, specifically the identification and bridging of skill gaps through training, while AMO ensures that those resources are internalized and effectively applied through a balance of ability, motivation, and opportunity. Together, they offer a comprehensive framework for understanding the relationship between skill gap analysis, training, and employee performance, ensuring that organizations not only acquire the skills they need but also use them optimally for improved outcomes (Boxall & Macky, 2019; Subramony *et al.*, 2020; Vanhala & Stavrou, 2020).

Skill Gap Analysis and Employee Work Quality

A skill gap analysis is a crucial instrument for accurately determining the discrepancy between the existing skills of employees and the skills necessary to carry out their responsibilities with efficiency (Johnson *et al.*, 2020). Studies show that undertaking routine skill gap assessments can result in focused training initiatives, which greatly enhance employee productivity (Smith & Taylor, 2019; Ahmed & Wong, 2021; Zhao *et al.*, 2022). An investigation revealed that companies that methodically evaluate and resolve deficiencies in skills experience significant enhancements in both employee productivity and job satisfaction (Ahmed & Wong, 2021). These findings align with Ability-Motivation Theory, which underscores the importance of enhancing both skills (ability) and employee drive (motivation) to improve job performance.

Research has demonstrated that regularly and systematically providing performance feedback can have a beneficial effect on employee productivity (Brown *et al.*, 2020). The study provided evidence that employees who are consistently given constructive performance feedback display enhanced job performance and increased levels of engagement (Brown *et al.*, 2020). Feedback enables employees to acquire insight into their areas of proficiency and improvement, establishes explicit performance standards, and inspires them to enhance their performance. This assertion resonates with Ability-Motivation Theory, as performance feedback is a critical motivator that directly links skill enhancement to measurable outcomes.

Supervisor feedback is another crucial determinant of employee productivity. Evidence indicates that when supervisors provide effective feedback, it improves employee performance by offering direction, support, and recognition (Taylor *et al.*, 2019). Meta-analyses demonstrate that employees who receive consistent and constructive feedback from supervisors show improved performance, increased job satisfaction, and enhanced organisational commitment (Taylor *et al.*, 2019). This aligns with the theoretical framework, as it ties supervisory input to improved employee skills and motivation.

Furthermore, customer surveys are essential in improving employee productivity. Through the collection and analysis of customer feedback, organisations can pinpoint service deficiencies and opportunities for enhancement (Jones & Patel, 2020). Awareness of customer feedback enables employees to gain a deeper understanding of customer expectations and adapt their performance accordingly (Jones & Patel, 2020). Research shows that incorporating customer feedback into performance evaluations enhances both service quality and employee productivity, reinforcing the Ability-Motivation Theory's emphasis on continuous learning and skill application (Jones & Patel, 2020).

Nevertheless, there is disagreement among studies regarding the beneficial effects of these practices. For example, too frequent feedback or inadequately delivered criticism can result in reduced workplace morale and heightened stress levels (Smith *et al.*, 2022). Research reveals that negative feedback, particularly without constructive suggestions, can lower job satisfaction and productivity (Smith *et al.*, 2022). This highlights the necessity of adopting a balanced and situation-appropriate methodology to feedback and performance assessment. Ultimately, contemporary empirical research strongly confirms that skill gap analysis, performance feedback, supervisor feedback, and customer surveys positively and substantially impact employee productivity (Anderson & White, 2021; Chen *et al.*, 2023). These methods facilitate organisational identification and resolution of areas requiring improvement, promote ongoing development, and synchronise employee performance with organisational objectives. Yet, it is crucial to apply these methods

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carefully and in accordance with specific circumstances, ensuring that they align with the Ability-Motivation Theory framework to optimise their impact on employee productivity and organisational achievement (Miller & Kumar, 2022; Green *et al.*, 2023).

Furthermore, there is evidence indicating that skill gap analysis may not consistently result in constructive results. An investigation revealed that the absence of competent training and development programs after skill gap analyses can lead to employee demotivation by emphasizing their shortcomings without offering the necessary resources to rectify them (Johnson *et al.*, 2020). As a consequence, morale and work quality may be diminished. To summarize, most recent empirical research corroborates the beneficial influence of skill gap analysis, performance feedback, supervisor feedback, and customer surveys on the quality of employee work. However, it is important to acknowledge and tackle the possible adverse consequences emphasized by opposing studies. It is imperative for organizations to carefully incorporate these feedback mechanisms and guarantee their enhancement through supportive measures such as efficient training programs and a constructive feedback culture to optimize their advantages (Smith & Taylor, 2019; Anderson & White, 2021).

Delving further into the function of skill gap analysis, its efficacy depends on the organization's dedication to ongoing enhancement and employee growth. A study highlights the strong correlation between the integration of skill gap analysis with personalized learning and development plans and notable enhancements in employee work quality. Through customized development programs targeting skill gaps identified via gap analysis, organizations can guarantee that employees acquire the essential competencies to thrive in their positions (Chen *et al.*, 2023). Effective implementation of this focused strategy not only improves the quality of work but also fosters an environment of ongoing learning and professional development. When administered constructively, performance feedback is a potent instrument for improving the quality of employee work. Effective performance feedback should be precise, practical, and timely, ensuring that employees possess a lucid understanding of their responsibilities and means to enhance their performance. Research emphasizes the need for cultivating a culture that encourages and values constructive criticism, fostering transparent communication, ongoing enhancement, and exceptional achievement (Brown *et al.*, 2020; Zhao *et al.*, 2022).

Supervisor feedback serves a purpose that extends beyond performance evaluations. Evidence shows that supervisors who use a coaching approach in their feedback interactions can greatly improve employee work quality. By prioritizing development over evaluation, supervisors can facilitate employees in leveraging their strengths, surmounting obstacles, and attaining their maximum capabilities. This approach not only enhances work quality but also elevates employee morale and engagement, resulting in a more efficient and committed workforce (Taylor *et al.*, 2019). Conducting customer surveys, although beneficial, requires careful implementation to prevent possible disadvantages. Research suggests organizations should balance the frequency and content of customer surveys to offer constructive feedback without overwhelming employees (Jones & Patel, 2020). Customer feedback should supplement internal performance evaluations rather than serve as the sole performance indicator. By integrating customer insights with other feedback mechanisms, organizations can acquire a holistic perspective on employee performance and work quality. Notwithstanding the predominantly favorable results, it is imperative to recognize and tackle considerations expressed by opposing research. Studies warn about the possible adverse consequences of inadequately constructed feedback mechanisms. Feedback systems perceived as punitive or unduly critical can undermine employee morale and performance. To minimize this risk, organizations should provide feedback constructively, emphasizing growth and enhancement rather than criticism (Smith *et al.*, 2022).

Furthermore, the inherent stress and exhaustion linked to continuous feedback emphasize the necessity of adopting a balanced strategy. Organizations should furnish employees with requisite resources to handle feedback proficiently, including training sessions on interpreting and utilizing feedback constructively and opportunities to express concerns or seek clarification (Green *et al.*, 2023). In brief, incorporating skill gap analysis, performance feedback, supervisor feedback, and customer surveys can substantially improve work quality when executed with careful consideration and support. Organizations should evaluate possible adverse consequences highlighted by opposing research and implement proactive strategies to mitigate them. By fostering a constructive feedback culture, providing focused development programs, and maintaining a fair approach, organizations can optimize the advantages of these processes and promote ongoing enhancement in employee work quality.

METHODOLOGY

This study employed a descriptive survey research design, which systematically gathers data to characterize a population (Akinbo, 2025). The choice of this design was informed by its alignment with a quantitative research method and the use of a questionnaire as the primary data collection instrument. This approach enables the researcher to examine respondent perceptions of variables, making it particularly suitable for investigating the influence of skill gap analysis on employee performance in selected deposit money banks (DMBs) in Southwest Nigeria (Adepoju *et al.*, 2025; Creswell, 2018). The population comprised 23,517 employees across eight selected

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DMBs in Southwest Nigeria, including Fidelity Bank, Polaris Bank, Union Bank, Sterling Bank, Wema Bank, Unity Bank, Keystone Bank, and Globus Bank. These banks were selected based on their national authorization, ensuring uniform employee management practices across regions. The Southwest was chosen as the focus area due to its position as Nigeria's financial hub (CBN, 2024).

The study determined a sample size of 379 using Krejcie and Morgan's sample size determination table, a scientific method for finite populations (Krejcie & Morgan, 1970). To account for non-responses, 20% (75 participants) was added, resulting in a total sample size of 454. A stratified random sampling technique was used to proportionately allocate samples across the banks based on their population size. For instance, employees at Globus Bank were allocated proportionally (3,321/23,517 × 454 = 64). This approach minimizes sampling errors by dividing the population into three groups (top management, middle management, and operational staff) and ensuring representative data collection (Oyedokun *et al.*, 2023; Bryman, 2016).

A structured, closed-ended questionnaire was employed, as it facilitates the collection of extensive data from a large population efficiently. Items in the questionnaire were adapted from prior validated studies, ensuring consistency with existing literature (Sekaran & Bougie, 2019). The questionnaire had seven sections, covering socio-demographics, employee performance (efficiency, work quality, and time management), skill gap analysis (performance reviews, supervisor feedback, and customer surveys), and management support (on-the-job and off-the-job training). Responses followed a 4-point Likert scale, which is widely used for ordinal interval measurements (Hair *et al.*, 2020).

Primary data was collected to achieve the study's objectives. This approach minimizes errors and enhances understanding of the respondents under investigation. A structured questionnaire was employed, consistent with prior studies, due to its suitability for descriptive research designs. This instrument facilitates the collection of respondent opinions and perceptions on current issues at a specific time (Creswell, 2018). The questionnaire was distributed to 454 employees of the selected deposit money banks (DMBs) in Southwest Nigeria through in-person delivery and trained research assistants, ensuring adherence to standardized administration procedures. Data analysis employed both descriptive and inferential statistical methods.

RESULTS AND DISCUSSION OF FINDINGS

Table 1: Demographic Characteristics of Respondents

Variables	Category	Frequency	Percentage
Age	21-30 years	60	14.6%
	31-40 years	164	39.8%
	41-50 years	137	33.3%
	51-60 years	51	12.4%
Gender	Male	130	31.6%
	Female	282	68.4%
Education	ND/NCE	69	16.7%
	BSc/HND	157	38.1%
	MSc	153	37.1%
	PhD	33	8.0%
Marital Status	Single	49	11.9%
	Married	271	65.8%
	Divorced	81	19.7%
	Separated	11	2.7%
Length of Service	Below 5 years	21	5.1%
	6-10 years	196	47.6%
	11-15 years	169	41.0%
	16-20yrs	26	6.3%
Employment Hierarchy	Top Management (TM)	60	14.6%
	Middle Management (MM)	236	57.3%
	Operational Management (OM)	116	28.2%

Source: Field Survey Results (2025)

This section consists of background and respondents' information that describes basic characteristics such as age of the respondents, gender, education, marital status, length of service, and employment hierarchy. The results are presented in Table 1.

The personal and demographic details of the participants in this study are displayed in Table 1. Table

1 shows the respondents' demographic and personal profiles. According to the age profile, there were 60 respondents (or 14.6% of the total) in the 21–30-year-old bracket, 164 in the 31–40-year-old bracket, 137 in the 41–50-year-old bracket, and 51 in the 51–60-year-old bracket. This means that the majority of the respondents were in the 31–40-year-old bracket. Also, while 282 people filled out the survey, 130 were men (31.6%), suggesting that women made up the majority of the sample. Also, 16.7% had an ND/NCE, 38.1% had a BSc/HND, 37.1% had a Master's, and 8.0% had a PhD, according to 69, 153, and 33 respondents, respectively. There were 271 married respondents (65.8% of the total), 49 single respondents (11.9%), 81 divorced respondents (19.7% of the total), and 11 separated respondents (2.7%). Nevertheless, out of the total number of responses, 21 (5.1% of the total) had less than 5 years of service, 196 (47.5%) had 6-10 years, 169 (41.0%) had 11-15 years, and 26 (6.3% of the total) had 16-20 years. Another breakdown by level of management: top management accounted for 14.6% of respondents (60), middle management for 57.3% (236) and operational management for 28.2% (116).

Table 2: Management Support (On-the-Job-Training)

Management Support (On-the-Job Training)	**SA**	**A**	**D**	**SD**	**Mean**
Management provide opportunities for employees to shadow experienced colleagues, allowing them to learn skills directly within their role	172 (41.7%)	148 (35.9%)	76 (18.4%)	16 (3.9%)	3.16
Assign mentors who can guide employees in developing critical skills through hands-on experience and personalized feedback	160 (38.8%)	180 (43.7%)	64 (15.5%)	8 (1.9%)	3.19
Introduce task rotation to expose employees to different functions within the organization	148 (35.9%)	168 (40.8%)	72 (17.5%)	24 (5.8%)	3.07
Implement real time feedback systems where supervisors provide immediate constructive feedback to employees while performing duties	152 (36.9%)	152 (36.9%)	76 (18.4%)	32 (7.8%)	3.03
Weighted Mean					**3.11**
Employee Work Quality	**SA**	**A**	**D**	**SD**	**Mean**
I pay close attention to detail in all aspects of my work	196 (47.6%)	120 (29.1%)	44 (10.7%)	52 (12.6%)	3.12
My work outputs consistently meet or exceed the expected standards	176 (42.7%)	172 (41.7%)	44 (10.7%)	20 (4.9%)	3.22
I regularly seek feedback to improve the quality of my work	176 (42.7%)	172 (41.7%)	44 (10.7%)	20 (4.9%)	3.22
I am committed to maintaining high-quality standards even under tight deadlines	220 (53.4%)	152 (36.9%)	28 (6.8%)	12 (2.9%)	3.41
Weighted Mean					**3.24**

Source: Field Survey Results (2025)

Table 2 shows the outcomes, 41.7% of people who took the survey are in full agreement that managers should let workers observe more seasoned coworkers in action so that they can pick up useful skills on the job. Nearly 35% are in agreement, while just over 20% are against and 3.9% are extremely opposed. The majority of respondents (31.6%) believe that management should make it possible for workers to observe more seasoned coworkers so that they can gain practical expertise in their field. Additionally, the results showed that 43.7% of respondents agree, 15.5% disagree, and 1.9% very disagree that they appoint mentors who may help employees improve important skills through practical experience and individual comments. On average, respondents gave mentors 3.19 out of 5 stars for their ability to help workers hone their critical thinking abilities via practical experience and constructive criticism. Additionally, the results showed that 35.9% of the participants agree, 40.8% agree, 17.5% disagree, and 5.8% strongly disagree that they use task rotation to expose employees to diverse roles inside the firm. With a mean score of 3.07, respondents generally said that they implement task rotation to give workers experience in different areas of the business. Additionally, the results showed that 36.9% of the respondents are in agreement that they use real-time feedback systems. This means that supervisors provide employees constructive criticism as they work, while 18.4% are in disagreement, and 7.8% are extremely opposed. With a mean score of 3.03, respondents generally say that they use real-time feedback systems where managers provide workers valuable comments as they work.

Table 2 shows the outcomes. In terms of paying meticulous attention to detail in all areas of their work, 47.6% of respondents are in complete agreement, 29.1% are in agreement, 10.7% are in disagreement, and 12.6% are in extreme disagreement. With a mean score of 3.12, respondents often state that they give careful consideration to every facet of their job. In addition, the results showed that 42.7% of the participants strongly agree, 41.7% agree, 10.7% disagree, and 4.9% very

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disagree that their work outputs routinely reach or surpass the desired criteria. The mean score for the respondents who said their work always meets or exceeds expectations was 3.22. Additionally, results showed that 42.7% of respondents agree, 41.7% agree, 10.7% disagree, and 4.9% strongly disagree that they routinely seek feedback to enhance the quality of their work. The average number of times respondents said they seek input to make their work better is 3.22. Additionally, results showed that while 36.9% agree, 6.8% disagree, and 2.9% very disagree, 53.4% strongly disagree that they are dedicated to keeping quality standards even when faced with tight deadlines. The respondents' commitment to maintaining high-quality standards even under tight deadlines was reflected by an average score of 3.41.

Table 3: Summary of Regression Analysis for the Effect of On-the-Job Training on Work Quality in Selected DMBs in Southwest, Nigeria

Model		**F(df)**	**Anova Sig**
R	0.574		
R Square	0.329	201.210 (1,410)	0.000
Adjusted R Square	0.328		
Coefficients	Unstandardized Coefficients	t	sig
(Constant)	1.632	13.843	0.000
On-the-Job training	0.525	14.185	0.000

a. Dependent Variable: Work Quality
b. Predictors: (Constant), On-the-Job training
Source: Researcher's Field Survey Results (2024)

Work quality at selected DMBs in Southwest, Nigeria is positively and statistically significantly correlated with on-the-job training, as shown in Table 4.12 ($R = 0.574$, $p<0.05$). With an R2 of 0.329, this study found that, among the selected DMBs in Southwest, Nigeria, on-the-job training accounted for 32.9% of the variation in work quality, while other exogenous variables explained the remaining 67.1%. A substantial effect of on-the-job training on work quality was found in selected DMBs in Southwest, Nigeria, according to Table 3 of the findings of the ANOVA (overall model significance) regression test. We can explain this with the help of the statistically significant F-value (201.210) and low p-value (0.000) in the 95% confidence range. Therefore, the outcome suggested that the DMBs in Southwest, Nigeria's on-the-job training program had a substantial impact on the quality of their work. In addition, researchers have laid down more requirements for understanding R2 values. As per Hair *et al.* (2011), endogenous latent variables can be categorized as substantial with an R2 value of 0.75, moderate with a value of 0.50, and weak with a value of 0.25. Therefore, it is reasonable to conclude that, according to the R^2 criterion, On-the-Job training had a small impact on the quality of work at some DMBs in Southwest Nigeria.

In addition, all forms of on-the-job training were found to have a positive and statistically significant relative influence, according to the regression coefficient results. Because the p-values were less than 0.05 and the t-values were larger than 1.96, the results show that the On-the-Job training of the DMBs in Southwest, Nigeria is statistically significant at a 95% confidence level ($\beta = 0.525$, $p= 0.000$, $t= 14.185$).

Based on coefficient of regression table 4.6, the regression model is restated as follows:
WQ = 1.632 + 0.525ONJTCS ------ (i)
WQ= Work quality
ONJT= On-the-Job Training

Work quality in DMBs in Southwest Nigeria is 1.632, according to the regression equation above, which assumes all components are constant at zero. Similarly, when controlling for all other variables, the results show that in some DMBs in Southwest Nigeria, with all other parameters held constant, a one-unit change in On-the-Job training improves job quality by 0.525 percent. Results show that on-the-job training does not significantly affect work quality in selected DMBs in Southwest, Nigeria ($R2=0.583$, $F(3,408)= 192.479$, $p=0.000$), therefore rejecting the null hypothesis.

These results highlight the significance of strategic investments in structured and thorough on-the-job training programs for bank management to boost employee output and customer service quality. Training that is role-specific increases the likelihood that staff will acquire the knowledge, self-assurance, and competence to do a good job, which benefits the bank's bottom line and the happiness of its customers.

The results of regression analysis for the effect of management support (On-the-Job training) on work quality in selected DMBs in Southwest, Nigeria, revealed that On-the-Job training has a positive and significant effect on employee work quality in selected DMBs in Southwest, Nigeria. Conceptually, On-the-Job training (OJT) remains a cornerstone in bridging the skills gap in many organizations. As workplaces evolve rapidly with technological advancements and changing industry standards, employers increasingly rely on OJT to help employees adapt and enhance their expertise. By allowing employees to learn within the actual environment where they perform their duties, OJT not only improves practical skills but also cultivates a

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seamless transition from knowledge acquisition to implementation (Brown & Smith, 2020).

According to the AMO theory (Ability-Motivation-Opportunity), OJT serves as a powerful means of developing employees' abilities, as it equips them with role-specific skills, fosters understanding of workplace processes, and ensures alignment with organizational goals (Appelbaum *et al.*, 2000). Additionally, by integrating training into day-to-day work, OJT minimizes the dependency on external resources, consistent with Resource Dependency Theory, as it leverages internal expertise to fulfill strategic skill requirements (Pfeffer & Salancik, 1978). Empirical evidence supports that OJT can positively impact work quality. For example, a study by Johnson (2022) highlights that employee receiving OJT reported improved precision in task execution, higher compliance with quality standards, and an enhanced ability to troubleshoot operational challenges. Their findings suggest that by being immersed in the work setting, employees become attuned to organizational standards and quality requirements. Similarly, a 2021 study by Nguyen *et al.* found that companies with structured OJT programs witnessed higher employee performance metrics, with notable improvements in both work efficiency and output quality. AMO theory provides insight into these outcomes, suggesting that OJT strengthens employees' abilities through real-time problem-solving and increases motivation by allowing them to see immediate, tangible results from their training. As a result, employees gain confidence in their skills, which positively affects their work quality and performance.

Despite the compelling evidence in favor of OJT, some studies present contrary perspectives. A study by Miller and Jones (2020) reported mixed outcomes, indicating that although OJT contributes to skill enhancement, it does not necessarily guarantee an improvement in work quality. They argue that the effectiveness of OJT can be limited by insufficient training resources, inadequate supervisor support, and a lack of structured feedback. These findings align with Resource Dependency Theory, which underscores that the absence of quality resources or guidance can impair skill development and lead to inconsistent work quality. Additionally, a study by Lee *et al.* (2021) found that in high-complexity roles, formalized training methods outside the work environment, such as classroom training, yielded more substantial improvements in work quality than OJT. They suggest that complex skills may require more intensive instructional methods than OJT alone can provide, as these allow for in-depth learning away from workplace pressures.

Overall, while substantial evidence supports that OJT can be instrumental in improving work quality, its efficacy is contingent on factors such as resource availability, training structure, and job complexity. AMO theory highlights how OJT effectively bridges skill gaps by fostering role-specific capabilities, while Resource Dependency Theory cautions that its success depends on organizational support and resource quality. This dual theoretical perspective emphasizes that although OJT can significantly enhance work quality, its effectiveness varies based on contextual factors, suggesting the need for a balanced approach in training design.

CONCLUSION AND RECOMMENDATION

The findings of this study provide compelling evidence that on-the-job training (OJT) positively and significantly impacts work quality in selected Deposit Money Banks (DMBs) in Southwest Nigeria. With a correlation coefficient of R=0.574 and R^2 =0.329 the results reveal that OJT accounts for 32.9% of the variance in work quality, leaving room for other influencing factors. The regression analysis further underscores the importance of structured OJT, showing that a one-unit improvement in OJT results in a 0.525-unit increase in work quality, highlighting its pivotal role in enhancing employee performance.

The study reinforces the conceptual framework that situates OJT as a critical tool for bridging skill gaps and enhancing task execution precision. Theoretical underpinnings such as the AMO Theory and Resource Dependency Theory affirm that OJT develops employees' abilities, aligns them with organizational goals, and leverages internal resources to foster skill acquisition. Empirical evidence from studies corroborates these findings, demonstrating improvements in work efficiency, adherence to quality standards, and real-time problem-solving capabilities.

However, the study also recognizes the limitations of OJT. Challenges such as inadequate resources, insufficient supervisory support, and lack of structured feedback can impede its effectiveness. Additionally, for highly complex roles, traditional training methods outside the workplace might yield superior results compared to OJT alone.

In conclusion, while OJT is a powerful mechanism for improving work quality, its success depends on factors such as training structure, job complexity, and organizational support. To maximize its effectiveness, DMBs in Southwest Nigeria should prioritize strategic investments in OJT programs, ensuring they are well-resourced, role-specific, and supported by ongoing feedback systems. Such efforts will not only enhance employee skillsets but also contribute to higher work quality, improved customer satisfaction, and overall organizational performance.

Based on the findings of this study, the following are recommended:

- Design Structured and Role-Specific On-the-Job Training Programs: Develop comprehensive OJT programs tailored to specific roles and

responsibilities, ensuring alignment with organizational goals. These programs should have clear objectives, standardized procedures, and measurable outcomes.

- Incorporate Real-Time Feedback Mechanisms: Establish systems for supervisors to provide immediate and constructive feedback during task execution, enabling employees to correct errors promptly and improve their performance.
- Leverage Technology for Enhanced Training Delivery: Utilize digital tools such as learning management systems (LMS), virtual simulations, and augmented reality to create interactive and accessible training sessions that offer practical, hands-on experiences.
- Promote a Culture of Continuous Learning**:** Encourage employees to engage in ongoing skill development, seek feedback, and prioritize quality improvements. Leadership should champion learning initiatives to reinforce their importance.
- Monitor and Evaluate OJT Effectiveness Regularly**:** Implement a robust system for tracking the impact of OJT programs on employee performance and work quality, using feedback loops to identify areas for improvement and enhance training strategies.

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