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How on-the-job training enhances employee performance: Evidence from deposit money banks in Nigeria

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Abstract
This study examined how on-the-job training enhances employee performance in Deposit Money Banks in Nigeria, with particular attention to the mediating role of employee competence and the moderating influence of employee tenure. The study adopted a quantitative research design and utilized data from 1,000 employees drawn from six Deposit Money Banks in Nigeria: GTB, Zenith Bank, Access Bank, United Bank for Africa (UBA), FirstBank, and Fidelity Bank. On-the-job training was measured through coaching, mentoring, job rotation, and apprenticeship, while employee performance was assessed through task performance, contextual performance, service quality ratings, and sales-target achievement. The findings revealed a strong positive relationship between on-the-job training and employee performance. A one-unit increase in the overall on-the-job training index was associated with a 0.51-unit increase in task performance ($p < .001$), with the model explaining approximately 33% of the variation in task performance. Coaching produced the strongest effect on employee performance ($\beta = .28$), followed by apprenticeship ($\beta = .21$), mentoring ($\beta = .17$), and job rotation ($\beta = .12$). Mediation analysis showed that approximately 54% of the effect of on-the-job training on performance operated through improved employee competence. The performance-enhancing effect of on-the-job training was approximately 1.8 times stronger among employees with less than five years of tenure. The study concludes that on-the-job training is a strategic human resource development mechanism for enhancing competence, engagement, productivity, service quality, and overall employee performance in Nigerian Deposit Money Banks.

Keywords: On-the-job training, employee performance, employee competence, coaching, mentoring, work engagement, deposit money banks, Nigeria

Introduction

Human resources remain one of the most important strategic assets available to contemporary organizations. While financial capital, technology, physical infrastructure, information systems, and organizational processes are indispensable, their effective utilization ultimately depends on the knowledge, skills, competencies, attitudes, and commitment of employees. This reality has made human resource development an increasingly important component of organizational strategy. In highly competitive and knowledge-intensive industries, organizations can no longer rely exclusively on the competencies employees possess at the point of recruitment. Continuous changes in technology, customer expectations, regulation, products, work processes, and competitive conditions require employees to acquire and update relevant competencies throughout their careers. Consequently, training and development have become central mechanisms through which organizations improve workforce capability and sustain organizational performance.

Employee training refers broadly to planned organizational activities designed to improve employees' job-related knowledge, skills, competencies, attitudes, and behaviours. Training may occur away from the workplace through seminars, workshops, conferences, formal courses, simulations, and professional programmes or within the workplace through direct participation in organizational activities. On-the-job training (OJT) represents the latter approach and involves developing employees while they perform, observe, practise, or participate in actual job activities. Common forms include coaching, mentoring, job rotation, apprenticeship, demonstration, understudying, job instruction, and guided learning. Unlike conventional classroom-based training, OJT integrates learning with employees' immediate work environment, allowing acquired competencies to be applied directly to real organizational problems.

The strategic importance of employee training is particularly pronounced within the banking industry. Banking is essentially a service and knowledge-intensive business in which employees interact directly with customers, process sensitive financial information, implement regulatory requirements, manage risks, sell financial products, operate increasingly sophisticated digital platforms, and protect the integrity of financial transactions. The quality of employees' knowledge and behaviour can therefore have immediate consequences for service delivery, customer satisfaction, operational efficiency, compliance, risk exposure, and profitability. Nigerian Deposit Money Banks operate within a particularly dynamic financial environment characterized by technological innovation, changing consumer behaviour, increased digital transactions, cybersecurity concerns, regulatory reforms, and intense competition. These developments require employees who can continuously learn and adapt to changing work requirements.

The Central Bank of Nigeria's financial stability assessments demonstrate the scale and complexity of Nigeria's contemporary financial system and the continuing importance of sound banking operations, regulation, risk management, and institutional resilience (Central Bank of

Nigeria [CBN], 2025) [19]. Within such an environment, human capital quality becomes strategically important. New technologies may automate routine banking activities, but they simultaneously create requirements for new competencies involving digital platforms, customer relationship management, fraud detection, regulatory compliance, data management, cybersecurity awareness, problem solving, and increasingly technology-mediated service delivery. Banks therefore require mechanisms through which employees can acquire new skills without unnecessarily interrupting daily operations. On-the-job training provides one such mechanism because learning and productive work can occur simultaneously.

From the perspective of human capital theory, investments in employee education and training enhance the productive capacity of individuals by increasing their stock of economically valuable knowledge and skills. Training should consequently improve an employee's ability to perform tasks accurately, efficiently, and independently. The resource-based view similarly suggests that organizations can develop sustainable competitive advantages through valuable and difficult-to-replicate internal resources, including skilled and knowledgeable employees. In banking, where financial products and technologies can often be imitated by competitors, employee competencies, accumulated organizational knowledge, customer relationships, and service capabilities may provide important sources of differentiation. OJT can therefore be understood not merely as an administrative HR function but as a strategic investment through which banks build organization-specific human capital.

The distinctive strength of OJT lies in the close relationship between learning and actual job requirements. Employees learn within the environment where the acquired knowledge will ultimately be applied. This reduces the potential gap between theoretical instruction and workplace application. An employee who learns customer complaint resolution while observing and working with an experienced customer service supervisor, for instance, is simultaneously exposed to technical procedures, communication skills, organizational norms, customer emotions, and practical problem-solving strategies. Similarly, an employee learning credit analysis through guided participation in actual credit assessment can develop contextual knowledge that may be difficult to acquire solely through classroom instruction.

Among the various OJT techniques, coaching represents an important mechanism for performance improvement. Coaching generally involves direct guidance, instruction, feedback, correction, and support provided by supervisors or more experienced colleagues. Effective coaching enables employees to identify weaknesses, understand performance expectations, practise required skills, and receive immediate feedback. Its interactive character makes coaching particularly useful where job performance requires continuous adjustment and experiential learning. Within banking, coaching can improve employees' competence in customer service, transaction processing, sales techniques, credit analysis, compliance procedures, and the use of digital systems. Immediate feedback can prevent employees from repeatedly committing errors while simultaneously reinforcing appropriate work behaviours.

Mentoring represents another important OJT mechanism. Although related to coaching, mentoring usually involves a broader developmental relationship in which experienced organizational members provide guidance, professional advice, knowledge, psychosocial support, and career-related assistance to less experienced employees. Mentoring facilitates the transfer of tacit organizational knowledge—the practical understanding of how work is actually accomplished that may not be adequately documented in manuals or formal training materials. Nigerian evidence has associated mentoring and other training practices with improved organizational and employee outcomes. Udo et al. (2024) [24], for example, reported positive relationships between career mentoring and employee performance among money deposit banks in Akwa Ibom State.

Job rotation develops employees by systematically exposing them to different jobs, functions, units, or departments. In Deposit Money Banks, an employee may rotate among customer service, operations, marketing, credit, or related functional areas. Such exposure can broaden employees' understanding of banking processes and strengthen cross-functional competencies. Job rotation can also reduce excessive specialization, improve workforce flexibility, facilitate succession planning, and prepare employees for greater responsibilities. Employees who understand how different departments interact may be better positioned to solve customer problems and appreciate the broader consequences of their decisions.

Apprenticeship or learning by doing represents another practical dimension of OJT. Employees develop competencies by observing experienced workers and progressively undertaking tasks themselves. This approach is particularly relevant to skills that involve procedures, judgement, and tacit knowledge. Repeated performance of actual job tasks can increase familiarity, confidence, accuracy, and speed. Employees can also learn from mistakes within a supervised setting before being assigned complete responsibility.

Empirical evidence from Nigeria generally supports a positive association between employee training and organizational outcomes. Okwurume (2023) [18], in a study of selected Deposit Money Banks in Rivers State, found that on-the-job training had a significant relationship with efficiency and standard performance. Yakubu *et al*. (2023) [26] reported that on-the-job training had a positive and significant effect on employees' job performance in Deposit Money Banks in Kano State. Udo *et al*. (2024) [24] similarly found a positive and significant relationship between career training and employee performance in money deposit banks in Akwa Ibom State.

Despite these findings, the relationship between OJT and employee performance requires deeper investigation. Employee performance is multidimensional. Assessing performance solely through a general self-reported measure may obscure important differences among task performance, contextual performance, service quality, and measurable commercial outcomes. Task performance concerns how effectively employees fulfil the core duties formally associated with their jobs, including accuracy, completion of assignments, adherence to deadlines, and achievement of expected standards. Contextual performance concerns discretionary behaviours that support the social and psychological environment of the organization, including teamwork, initiative, cooperation, and helping colleagues. Service quality is also critical because employees frequently represent the institution directly to customers, while sales-target achievement provides an outcome-oriented indicator of employees' contribution to commercial objectives.

The mechanisms through which OJT enhances performance also require examination. Employee competence provides a theoretically important explanatory pathway. OJT may improve technical knowledge, product knowledge, problem-solving ability, procedural competence, and confidence, which subsequently enhance job performance. Work engagement represents another potentially important mechanism. Training may communicate organizational investment in employees, increase confidence and mastery, and make workers better equipped to address job challenges. Employees who perceive that their organization supports their professional development may consequently become more psychologically involved in their work.

The effectiveness of OJT may also differ according to employee tenure. Employees who have spent fewer years in an organization typically possess less accumulated organizational and job-specific experience and may therefore have greater scope to benefit from coaching, mentoring, apprenticeship, and job rotation. Experienced employees may already possess substantial tacit knowledge, established routines, and role familiarity. Examining tenure as a moderator can therefore reveal for whom OJT produces the strongest performance benefits.

Against this background, the present study investigates how on-the-job training enhances employee performance in Deposit Money Banks in Nigeria. It draws on data from 1,000 employees across GTB, Zenith Bank, Access Bank, United Bank for Africa, FirstBank, and Fidelity Bank and considers employees occupying customer service, marketing, operations, and credit roles across urban and rural branches. Rather than examining OJT as a single undifferentiated practice, the study evaluates coaching, mentoring, job rotation, and apprenticeship and relates these practices to task performance, contextual performance, service quality, and sales-target achievement. Employee competence and work engagement are incorporated as explanatory mechanisms, while employee tenure is considered as a potential boundary condition.

The study contributes to human resource development scholarship and banking management practice by providing a multidimensional assessment of OJT and employee performance, examining competence as a mechanism through which workplace learning generates performance outcomes, and identifying the comparative effectiveness of different OJT techniques. Understanding whether OJT produces stronger effects among less-tenured employees can also support more targeted training policies. At a time when Nigerian banks must simultaneously pursue operational efficiency, digital transformation, regulatory compliance, superior customer experience, workforce adaptability, and sustainable profitability, structured workplace learning is increasingly important.

Review of Related Literature

1. Conceptual Review

Concept of On-the-Job Training

On-the-job training refers to structured or semi-structured learning that takes place within the employee's normal work environment while performing actual or closely related job responsibilities. It enables employees to acquire practical competencies through direct instruction, observation, supervised practice, feedback, and repeated execution of tasks. Unlike off-the-job training, OJT integrates learning and productive activity. The present study conceptualizes OJT through coaching, mentoring, job rotation, and apprenticeship.

Coaching and Employee Performance

Coaching involves personalized guidance provided by a supervisor, manager, team leader, or experienced colleague to improve an employee's competence and performance. It includes explanation of tasks, observation, identification of performance gaps, feedback, correction, encouragement, and repeated practice. Within Deposit Money Banks, coaching can improve customer handling, sales techniques, credit appraisal, transaction processing, and use of digital systems.

Mentoring and Employee Performance

Mentoring is a developmental relationship through which a relatively experienced organizational member provides professional guidance, advice, knowledge, encouragement, and career-related support to a less experienced employee. It facilitates the transfer of tacit organizational knowledge concerning customer management, risk identification, internal networks, ethical judgement, and decision-making. Udo *et al*. (2024) [24] found that career mentoring was positively and significantly associated with employee performance.

Job Rotation and Employee Performance

Job rotation involves systematically moving employees across jobs, functions, departments, or responsibilities to broaden their experience and competencies. In a Deposit Money Bank, employees may rotate between customer service, marketing, operations, and credit. Such movement can improve understanding of the banking value chain, workforce flexibility, succession readiness, and cross-functional problem solving.

Apprenticeship and Learning by Doing

Apprenticeship involves acquiring competencies through observation, guided participation, practice, repetition, and progressive responsibility under an experienced employee. Within banks, new employees can observe competent colleagues before undertaking transactions independently. This facilitates procedural and tacit knowledge and can improve accuracy, confidence, technical competence, and task mastery.

Concept of Employee Performance

Employee performance represents the extent to which an employee effectively executes assigned responsibilities and contributes to organizational objectives. In the banking sector, performance encompasses productivity, accuracy, customer responsiveness, teamwork, initiative, sales achievement, compliance, and service quality. The present study measures performance through task performance, contextual performance, service-quality rating, and sales-target achievement.

Employee Competence as a Mediating Variable

Employee competence refers to the knowledge, skills, abilities, and behavioural capabilities that enable an individual to perform a job effectively. Training generates value when it increases productive capabilities and those capabilities are applied to actual job responsibilities. Thus, competence provides a logical mechanism through which OJT influences performance.

Work Engagement and Employee Performance

Work engagement represents a positive work-related psychological condition reflected in vigor, dedication, and absorption. OJT may strengthen engagement by increasing confidence, mastery, perceived organizational support, and professional growth. More engaged employees are likely to demonstrate persistence, initiative, customer responsiveness, and discretionary effort.

Employee Tenure as a Moderating Variable

Employee tenure refers to the length of time an individual has worked within an organization. Employees with shorter tenure generally possess less organization-specific knowledge and may have greater scope to benefit from coaching, mentoring, job rotation, and apprenticeship. This suggests that tenure can moderate the OJT-performance relationship.

2. Theoretical Framework

Human Capital Theory

Human Capital Theory, associated particularly with Becker (1964) [7], proposes that education, knowledge, training, experience, and skills represent forms of capital embodied within individuals. Applied to OJT, banks invest resources in coaching, mentoring, job rotation, and apprenticeship with the expectation that employees will develop stronger competencies and consequently perform more effectively. The theory supports both the direct training-performance relationship and the mediating role of competence.

Social Learning Theory

Bandura's (1977) [5] Social Learning Theory proposes that individuals learn through observation, modelling, imitation, experience, and reinforcement. This perspective is particularly relevant to coaching, mentoring, and apprenticeship because employees observe how experienced colleagues handle customers, operate systems, resolve problems, communicate, and make decisions, and then reproduce these behaviours while receiving feedback.

Resource-Based View

The Resource-Based View, associated with Barney (1991) [6], argues that organizations can achieve sustained competitive advantage when they possess valuable, rare, difficult-to-imitate, and appropriately organized resources. Structured OJT can develop firm-specific human capital, accumulated knowledge, and service capabilities that competitors cannot easily reproduce.

3. Empirical Review

Okwurume (2023) [18] examined employees of Deposit Money Banks in Rivers State and found that OJT had significant relationships with efficiency and standard performance. Udo *et al.* (2024) [24], using data from employees of money deposit banks in Akwa Ibom State, similarly found positive and significant relationships between OJT, career mentoring, and employee performance. Yakubu *et al.* (2023) [26] reported that on-the-job training had a positive and significant effect on employees' job performance in Deposit Money Banks in Kano State. These findings support the view that workplace-based learning can improve job performance in the Nigerian banking context.

International banking evidence also supports the competence pathway. Masharyono *et al.* (2025) [19] found positive relationships among training, employee competence, and performance, including an indirect effect of training on performance through competence. Putri *et al.* (2025) [19] likewise reported that employee competence serves as an important intervening variable through which training contributes to employee performance.

Although the evidence is generally positive, training effectiveness may depend on programme quality, employee characteristics, organizational context, measurement approaches, and the mechanisms through which learning is transferred to performance.

4. Gap in the Literature

Existing Nigerian banking studies often employ geographically restricted samples, treat OJT as a single construct, and rely on general measures of performance. Much of the literature also concentrates on whether training affects performance rather than explaining how and under what conditions the effect occurs. The present study addresses these gaps by examining 1,000 employees across six Deposit Money Banks, disaggregating OJT into coaching, mentoring, job rotation, and apprenticeship, evaluating multiple performance outcomes, examining employee competence and work engagement as explanatory mechanisms, and investigating employee tenure as a moderator.

Methodology

Research Design

The study adopted a quantitative cross-sectional survey research design to investigate how on-the-job training enhances employee performance in Deposit Money Banks in Nigeria. The design enabled standardized quantitative assessment of employees' exposure to OJT, competence, work engagement, and performance, as well as direct, mediating, and moderating relationships.

Population and Sample of the Study

The target population comprised employees of selected Deposit Money Banks operating in Nigeria. A sample of 1,000 employees was used: GTB 180, Zenith Bank 180, Access Bank 170, UBA 170, FirstBank 150, and Fidelity Bank 150. Of the respondents, 720 worked in urban branches and 280 in rural branches. Job roles comprised customer service 380, marketing 310, operations 180, and credit 130. Tenure ranged from 0.5 to 16 years, with a mean of 4.4 years. The sample comprised 515 females and 485 males. A multistage sampling procedure combining purposive bank selection, branch stratification, and employee sampling was adopted.

Instrument for Data Collection

Data were collected using a structured questionnaire. OJT was measured through coaching, mentoring, job rotation, and apprenticeship on a five-point scale from 1 = Never to 5 = Very Often. The Overall OJT Index had Cronbach's alpha of .91. Employee competence was measured through six items covering technical skills, product knowledge, and problem-solving ability ($\alpha = .90$). Work engagement was measured through nine items reflecting vigor, dedication, and absorption ($\alpha = .92$). Task performance consisted of seven items ($\alpha = .88$), contextual performance five items ($\alpha = .85$), service quality was rated by managers on a 1-10 scale, and sales-target achievement was expressed as a percentage.

Validity and Reliability of the Instrument

Content and face validity were established through expert assessment in human resource management, organizational behaviour, and research methodology. Cronbach's alpha coefficients were used to assess internal consistency. All principal constructs exceeded the conventional .70 threshold, with coefficients ranging from .85 to .92.

Data Collection Procedure

Questionnaires were administered to employees of the participating banks with appropriate organizational access and informed consent. Participation was voluntary, confidentiality and anonymity were emphasized, and completed instruments were screened for completeness and consistency before analysis.

Model Specification and Data Analysis

Frequencies, percentages, means, and standard deviations were used for descriptive analysis. OJT was classified into low (1.00-2.50), medium (2.60-3.50), and high (3.60-5.00) categories. Pearson correlation and multiple regression analyses examined relationships and direct effects. Mediation analysis assessed whether employee competence transmitted the OJT effect to performance, while moderation analysis introduced an OJT × Tenure interaction term. Statistical decisions were made at the 5% significance level ($p < .05$).

Ethical Considerations

The study observed informed consent, voluntary participation, confidentiality, anonymity, and responsible data handling. Information was reported in aggregate form for academic purposes.

The principal model was specified as: $EP = \beta_0 + \beta_1 OJT + \beta_2 GEN + \beta_3 TEN + \beta_4 EDU + \beta_5 LOC + \varepsilon$, where EP represents employee performance, OJT the Overall On-the-Job Training Index, GEN gender, TEN tenure, EDU education, LOC branch location, and ε the error term.

Results and Discussion

1. Characteristics of the Respondents

The analysis was based on 1,000 employees. GTB and Zenith Bank each accounted for 180 respondents (18.0%), Access Bank and UBA each contributed 170 (17.0%), while FirstBank and Fidelity Bank each contributed 150 (15.0%). Urban branches accounted for 720 respondents (72.0%) and rural branches 280 (28.0%). Customer service constituted 380 (38.0%), marketing 310 (31.0%), operations 180 (18.0%), and credit 130 (13.0%). The respondents had between 0.5 and 16 years of banking experience, with an average tenure of 4.4 years. Females constituted 515 (51.5%) and males 485 (48.5%).

2. Descriptive Analysis of On-the-Job Training

Apprenticeship or learning by doing recorded the highest mean score (M = 3.68, SD = 0.89), followed by coaching (M = 3.45, SD = 0.92), mentoring (M = 3.21, SD = 0.98), and job rotation (M = 2.98, SD = 1.04). The Overall OJT Index had a mean of 3.33 and α = .91.

OJT Dimension	Mean	SD	Rank
Apprenticeship/Learning by Doing	3.68	0.89	1
Coaching	3.45	0.92	2
Mentoring	3.21	0.98	3
Job Rotation	2.98	1.04	4
Overall OJT Index	3.33	—	—

3. Employee Outcomes According to Level of OJT

OJT Level	N	Mean Competence	Mean Task Performance	Mean Engagement	Mean Sales Target
Low OJT (1.00-2.50)	260	3.01	3.24	2.98	79.2%
Medium OJT (2.60-3.50)	410	3.57	3.71	3.42	92.6%
High OJT (3.60-5.00)	330	4.18	4.19	3.95	107.4%

A clear progressive pattern emerged. Employees with high OJT recorded substantially higher competence, task performance, engagement, and sales-target achievement than employees with low OJT. High-OJT employees exceeded their sales targets on average, while low-OJT employees achieved only 79.2% of target.

4. Effect of On-the-Job Training on Task Performance

Predictor	B	Direction	Significance
Overall OJT Index	0.51	Positive	$p < .001$
Model R^2	0.33	—	—

A one-unit increase in the Overall OJT Index produced an estimated 0.51-unit increase in task performance, with $p < .001$. The model explained approximately 33% of the variance in task performance. The finding supports Human Capital Theory and agrees with Nigerian studies reporting positive effects of OJT on banking employee performance.

5. Comparative Effects of OJT Dimensions

OJT Dimension	Standardized β	Rank
Coaching	0.28	1
Apprenticeship	0.21	2
Mentoring	0.17	3
Job Rotation	0.12	4

Coaching emerged as the strongest predictor of performance, followed by apprenticeship, mentoring, and job rotation. Coaching's dominant effect may reflect individualized guidance, immediate feedback, performance correction, and direct supervisor-employee interaction. Apprenticeship facilitates supervised practical experience, while mentoring transfers tacit organizational knowledge. Job rotation may generate broader developmental benefits over a longer period.

6. Mediating Role of Employee Competence

Mediation analysis showed that employee competence accounted for approximately 54% of the total effect of OJT on employee performance. More than half of the performance advantage associated with OJT can therefore be explained by improvements in technical skills, product knowledge, and problem-solving capability. The pathway is expressed as: On-the-Job Training → Employee Competence → Employee Performance.

7. OJT and Work Engagement

Mean engagement increased from 2.98 among employees receiving low levels of OJT to 3.42 among those with medium exposure and 3.95 among employees receiving high levels of OJT. This pattern suggests that workplace learning has psychological as well as technical benefits by increasing confidence, professional growth, and perceived organizational support.

8. Moderating Effect of Employee Tenure

The effect of OJT on performance was approximately 1.8 times stronger among employees with less than five years of tenure than among employees with five or more years of experience. Newer employees have greater scope to acquire organization-specific knowledge and practical competence. Experienced employees may require more advanced training focused on leadership, technology, analytics, risk management, and specialized capabilities.

9. Discussion of Major Findings

Taken together, the results establish a consistent pattern: higher exposure to on-the-job training is associated with stronger competence, greater work engagement, superior task performance, and better sales-target achievement among employees of Nigerian Deposit Money Banks. The findings support Human Capital Theory, Social Learning Theory, and the Resource-Based View. They also indicate that effective OJT should be deliberately structured rather than left to informal or accidental learning, with particular attention to coaching, competence development, and early-career employees.

Conclusion and Recommendations

Conclusion

This study examined how on-the-job training enhances employee performance in Deposit Money Banks in Nigeria, with particular emphasis on coaching, mentoring, job rotation, and apprenticeship. It further investigated employee competence as a mechanism through which OJT influences performance and employee tenure as a condition affecting the strength of the relationship.

The findings provide strong evidence that OJT is an important human resource development strategy. Employees with greater exposure to OJT recorded higher competence, work engagement, task performance, and sales-target achievement. A one-unit increase in the Overall OJT Index was associated with a 0.51-unit increase in task performance, while the model explained approximately 33% of variation in task performance.

Coaching emerged as the strongest predictor of performance ($\beta = .28$), followed by apprenticeship ($\beta = .21$), mentoring ($\beta = .17$), and job rotation ($\beta = .12$). Approximately 54% of the OJT effect operated through employee competence, while the performance effect was about 1.8 times stronger among employees with less than five years of tenure.

Overall, OJT should be regarded as a strategic human-capital investment capable of improving competence, engagement, service delivery, productivity, and commercially relevant performance outcomes in Nigerian Deposit Money Banks.

Recommendations

Institutionalize structured coaching programmes in which supervisors and experienced personnel provide individualized guidance, feedback, performance correction, and competency development.

Strengthen apprenticeship and learning-by-doing programmes so that employees progressively move from observation to guided execution and independent performance.

Develop formal mentoring systems that match experienced employees with newer personnel for knowledge transfer, career guidance, organizational socialization, and professional development.

Make job rotation purposeful and competency-based, with clearly specified learning outcomes and appropriate supervision across relevant banking functions.

Prioritize employees within their first five years of service for intensive coaching, mentoring, and practical workplace learning.

Adopt differentiated training strategies for experienced employees, focusing on leadership, digital banking, artificial intelligence applications, cybersecurity, risk analysis, compliance, data analytics, and innovation.

Make competence development a principal criterion for evaluating OJT through pre-training and post-training competency assessments.

Integrate OJT with performance-management systems so that training interventions respond directly to identified performance gaps.

Use measurable performance indicators such as task performance, service quality, customer satisfaction, transaction accuracy, and sales-target achievement to evaluate training effectiveness.

Strengthen line managers' capabilities in coaching, feedback delivery, mentoring, performance diagnosis, and adult-learning principles.

Promote continuous learning, knowledge sharing, peer support, reflective practice, and professional development across all organizational levels.

Leverage digital learning platforms, mobile microlearning, virtual simulations, knowledge repositories, and performance-support systems to complement face-to-face workplace learning.

Ensure equitable access to appropriate training opportunities across urban and rural branches, genders, educational backgrounds, and functional areas.

Conduct periodic OJT effectiveness audits to identify ineffective practices, document successful approaches, and support evidence-based training policies.

Implications for Management and Future Research

The study demonstrates that training investment produces its strongest organizational value when learning is converted into competence and subsequently into measurable performance. Human resource managers should therefore shift attention from training inputs to training outcomes. Future studies may use longitudinal designs, compare different employee groups and regions, and examine additional mediators and moderators such as organizational commitment, psychological empowerment, leadership style, perceived organizational support, digital competence, and organizational learning culture.

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