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Human Capital Development and Organizational Productivity in Selected Deposit Money Banks South-East

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ABSTRACT: This work examined human capital development and organizational productivity in selected deposit money banks in South-East, Nigeria. The study specifically is designed to determine the effect of training and development, knowledge accessibility and learning capacity on organizational productivity. Relevant conceptual, theoretical and empirical literature was reviewed. The study is anchored on Resource Based View and Human Capital Theory. Survey research design was adopted. The population of the study comprises 302 staff of the deposit money banks in Anambra state. The sample size for the study was 302 using the entire population. Data was sourced from primary source, through the instrument questionnaire. Face and content validity was used in validating the research instrument. Test-retest through pilot study and Cronbach Alpha was employed to ascertaining the reliability of the instrument. The result revealed a Cronbach Alpha value of 0.7and 0.8 which is within the acceptable threshold. The tools that were used in analyzing the data collected include simple percentages, and T-statistics analysis. The study found that training and development, Employee engagement, and Knowledge accessibility has a significant positive influence on organizational productivity, whereas, Learning capacity does not have negative and insignificant effect on organizational productivity. Therefore, the study conclude that human capital development has a significant positive effect on organizational productivity. The study recommended among others, that management of deposit money banks should have compulsory training programmes for all employees in order to improve the knowledge and understanding of annual business strategy and objectives to improve organizational productivity.

Keywords: Training and Development, Knowledge Accessibility, Learning Capacity and Organizational Productivity

INTRODUCTION

Human capital has long been recognized as one of the imperative resources that can create competitive advantages for firms (Barney, 1991; Wright, Dunford, and Snell, 2021). Human capital can enhance firms' capabilities of discovering and exploiting business opportunities and then can help them attain innovation, speed, flexibility, and adaptability. Even more importantly, when firms face turbulent and dynamic markets, human capital plays a more crucial role in achieving success (Unger, Rauch, Frese, & Rosenbusch, 2016). Expanded from the resource-based view arguments, a knowledge-based view of a firm considers knowledge as the most important resource to help a firm gain sustained competitive advantages Datta, Guthrie, & Wright, 2015). Acquiring talent from outside

increases the heterogeneity of the knowledge of a firm. This is particularly important for sustainable differentiation. Prior studies suggest that acquiring talent from outside can lead to looked-for human capital, develop product innovation reach new information and absorb managerial skills (Rule & Irwin, 2018). Acquiring valuable human capital externally is even more essential when desired human capital may not be sufficiently developed from within. Thus, although most of the strategic human resource management literature still strongly advocates the argument of internalization of human capital development, acquiring talent externally is becoming a leading issue in human resource (HR) management, which no firm can ignore (Lepak and Snell, 2019).

Today, the business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and changing demand of customers and the environment generally. Business organizations, especially the deposit money banks, operate in a complex and competitive market characterized by innovative changes. As a result, human capital in these deposit money banks ought to be kept abreast with the continuous changes in manufacturing environment (Isichei, 2006). Thus includes internal and external manufacturing environments. In order to be competitive and keep afloat, human capital development should be on a continuous basis. In other words, bank employees should be trained and re-trained continuously and adequately motivated in order to stimulate high productivity as this is one sure way to make the business profitable, growing and self-sustaining (Ajunwa, 2025). As has been observed and stressed in the financial sector, the ever-improving information and communication technology and demands of stakeholders have engendered keen competition, thus giving rise to the need for well trained and retrained human capital. With the continuous improvement in human capital in response to the changing business environment, over time this will lead to growth and sustainability. Thus, the critical success factor of business organization is to have a pro-active human capital which can anticipate the future and adjust in advance to ensure continuous high productivity which would ultimately lead to growth and sustainability. The onus therefore lies with management to put in place an appropriate and efficient mechanism for human capital development (Osemene, 2017).

James (2019) contends that" human capital is a wealth of knowledge, habits and personality attributes that includes creativity enshrined in individuals to perform a task in order to produce result. Therefore, human capital is a collation of resources that consist of experience, intelligence, skills, knowledge etc that are possessed by individual". Agha (2024) confirms that the "employment of academically qualified workers in a given organization is the inception of sustainable human capital development. Human capital according to Oforegbunam, Ebiringa and Okorafor (2020) "has increasingly become an indispensable index considering the dynamic nature of business environment to the point that development of such capacities especially through training has therefore emerged as a necessary requirement in preparing a long-term strategic plan of the organization". Marimuthu, Arokiasamy and Ismail (2019) sees human capital development as a sustained strategy for enhancing employee job productivity to achieve a competitive advantage in the changing business environment". Thus, organizations strive to optimize their workforce through comprehensive human capital development programmes in order to take abreast of its environment with respect to improved technologies, innovations and market economies. This, however, will enable the

organizations to achieve and sustain greater operational effectiveness and efficiency that will afford them greater leverage for success (Grey, 2025).

To acquire talent externally, firms need to design and deploy specific human resource management practices, referred as external human capital acquisition practices in this study. Drawing from the knowledge-based view, human capital acquisition practices as a mechanism to capture outside sources of knowledge. Human capital acquisition practices generally include a combination of practices that focus on attracting appropriate candidates, choosing the selection mechanisms, and selecting suitable employees (Dakhliand de Clercq, 2004). Among them, strategic staffing practices and competitive compensation schemes are regarded as a typical set of human capital acquisition practices used to assist firms in attracting and selecting talent (Youndt and Snell, 2004). Furthermore, the effectiveness of these practices seems to vary across contingencies. This study empirically examines two contingencies. The first contingency is environmental turbulence because the ability to exploit external knowledge is more critical when a firm tries to engender its competence to address environmental rapid change (Cohen and Levinthal, 1990). The second contingency is the knowledge-sharing climate within a firm, which may influence the extent with which the knowledge held by individuals can be passed to others for its value to be appropriated and leveraged (Cabrera and Cabrera, 2025). Therefore, the study sought to fill this research gap by examining empirically the effects of human capital development on two different aspects of organizational productivity, and market productivity, and by discussing the implications of these practices on both types of productivity.

Statement of the Problem

Human capital development practices and processes face several problems that inhibit their effectiveness for organizational development and sustainability. Firstly, the inability of Human Resource Managers to properly identify and determine training and development needs is a serious human capital development problem as it not only leads to under development of employees but also under-selection of employees for training. Human Capital Management is a key business initiative in the present globalized market place. Without insight into workforce and talent needs, organizational productivity suffers. To align with critical and emerging business goals and metrics, the manufacturing industry has to ensure that human resource has a strong understanding of the organization's emerging and core business issues and key metrics and productivity indicators to determine what human resource related data will be most useful in aligning and driving business productivity. Organizations with workforce management applications have higher operating income growth. The organization's success hence relies heavily on human capital management drivers, which includes: leadership practices, employee engagement, knowledge accessibility, workforce optimization and learning capacity. Therefore this study examined the effect of human capital on organizational productivity in deposit money banks in Anambra State.

Objectives of the Study

The general objective of this research work is to investigate the effect of human capital development and organizational productivity. The specific objectives are to:

1. Determine the influence of training and development on organizational productivity in deposit money banks in, Anambra State.
2. Assess the influence of knowledge accessibility on organizational productivity in Anambra State

3. Investigate the effect of learning capacity on organizational productivity in deposit money banks in Anambra State.

LITERATURE REVIEW

Conceptual Framework

Human Capital Development

Hand, human capital is explained as the combination of innovation capital, process capital and customer capital. Human capital is the ability of company's individual employees to meet the task at hand (Bhatt, 2025). Human capital is one of the important variables in the study of intellectual capital. It is the dimension of intellectual capital which deals with the human knowledge and its experience, which is based on other elements and which will influence a firm's value by affecting the other elements. Employee knowledge and capabilities are the important sources of innovation (Van Buren, 2018; Wang, 2025). It can be argued that human capital closely influences innovation capital. Employees are needed to carry out the internal process of a firm. Employees are also required to perform all customer services.

By providing quality service while implementing internal processes, the capability of employees would affect process efficiency and customer satisfaction (Wang, 2025). According to Wang and Chang, (2025) human capital affects business productivity through innovation capital, process capital and customer capital. According to Skandia's model, the hidden factor of human and structural capital is a mixture of intellectual capital added together. Overall, while there is no shortage of claims that human capital is linked to organizational productivity, there has been scant empirical examination of this linkage in the manufacturing sector in in Anambra State.

Ahangar (2021) sees human capital is recognized as the largest and the most important intangible asset in an organization which ultimately provides the goods and/or services that customers require or the solutions to their problems". It includes the collective knowledge, competency, experience, skills and talents of people within an organization. It also includes an organization's creative capacity and its ability to be innovative. Although investment in human capital is growing, there is still no standard measure of its effectiveness in companies' balance sheets. Structural capital is the supportive infrastructure for human capital. It is the capital which remains in the factory or office when the employees leave at the end of the day. It includes organizational ability, processes, data and patents. Unlike human capital, it is company's' property and can be traded, reproduced and shared by, and within, the organization (Ahangar, 2021).

Human Capital consists of the skills, competencies and abilities of individual and group. Boujelbene and Affes (2023) interpret human capital as "employee values creating potential depicted in the knowledge competencies, skills, experiences, abilities and talent of firms employees and managers. Human capital captures knowledge, professional skill, experience and innovativeness of employees within an organization." According to Rastogi (2020) as cited by stiles and Klvisaechana (2018) the concept and perspective of human capital stems from the fact that "there is no substitute for knowledge and learning, creativity and innovation, competences and capabilities and that they need to be relentless pursued and focused on the firms' environmental context and competitive logic".

Productivity

According to oxford dictionary, Productivity is the rate at which a worker, a company or a country produces goods, and the amount produced, compared with how much time, work and money is needed to produce them. Productivity has two major components, technological change and manpower utilization. As technological change requires huge capital investment, organizations look for better manpower utilization to achieve increased productivity. With better human relations productivity can be increased. And there is no simple formula of getting the things done other than good human relations. Sometimes this can be stated that better relations can make an environment of productivity and that productivity if fairly and promptly rewarded, it makes very good human relations, which can work for a long time in the growth and success of the organization. The Productivity is the driving force behind an organization's growth and profitability. Productivity is the relationship between output of goods and services of workers of the organization and input of resources, human and non-human, used in the production process. In other words, productivity is the ratio of output to input. The higher the numerical value of this ratio, the greater the productivity (Onah, 2020).

Productivity has been defined as the measure of how well resources are brought together in organization and utilization for accomplishment of a set result. It is reaching the highest level of productivity with the least expenditure of resources (Mali, 1209). According to Onah (2020), productivity is the relationship between output of goods and services and input of resources, human and non-human, used in the production process. In order words, productivity is the ratio of output to input. The higher the numerical value of this ratio, the greater the productivity. Thus, productivity can be applied at any level, whether for individuals, for work unit, for the organization.

Productivity is a measurement or calculation between input and outputs. Inputs are the amount of resources such as human resource, money, time, physical, technological and effort spent working in the organization, while output are the result. If the inputs are equivalent to the outputs, the worker is considered productive. When the employees are productive, they accomplish more in a given amount of time. In turn, efficiency saves their company money in time and labour. When employees are unproductive, they take longer time to complete projects, which cost employee's more money due to the time lost (Ikeanyibe, 2019). The importance of higher productivity of the employees in public enterprise cannot be overemphasized, which include the following; Higher incomes and profit; Higher earnings; Increased supplies of both consumer and capital goods at lower costs and lower prices; Ultimate shorter hours of work and improvements in working and living conditions; Strengthening the general economic foundation of workers (Nwachukwu, 2018).

Theoretical Framework

Human Capital Theory

The origin of human capital goes back to emergence of classical economics in (1776) and thereafter developed a scientific theory. The idea of investing in human capital was first developed by Adam Smith (1776), who argued in the Wealth of Nations that differences between the ways of working of individuals with different levels of education and training reflected differences in the returns necessary to defray the costs of acquiring those skills. Economists such as Elliot (1991) developed the theory of human capital. He is concerned with human capital in terms of the quality, not quantity, of the labour supply. After the manifestation of that concept as a theory,

Schultz (1961) recognized the human capital as one of the important factors of national economic growth in the modern economy (Dae-bong, 2019).

The theory argues that a person's formal education determines his or her earning power. Human capital theory holds that it is the key competences, skills, knowledge and abilities of the workforce that contributes to organizations competitive advantage. It focuses attention on resourcing, human resource development, and reward strategies and practices. According to Human Capital Theory, education is an investment because it is believed that it could potentially bestow private and social benefits. Human capital theorists believe that education and earning power are correlated, which means, theoretically, that the more education one has, the more one can earn, and that the skills, knowledge and abilities that education provides can be transferred into the work in terms of productivity (Dae-bong, 2019).

This theory emphasizes the value added that people contribute to an organization. It regards people as assets and stresses that investments by organizations in people will generate worthwhile returns. The theory suggests that investment in people results in economic benefits for individuals and society as a whole (Sweetland 1996). The investment in individual can be made in terms of education, health, nutrition, and any other development that results in long-term benefits. It is important to clarify that the investor in this particular case is an individual who decides whether to invest his or her time, money and other resources into some activity that will benefit his or her human capital.

Training and Development on Organizational Productivity

Effective employee training leads to an increase in quality goods and services as a result of potentially fewer mistakes. Consequently, accuracy, effectiveness, good work, safety practices and good customer service can be expected. An intelligent and well-trained workforce is central to both productivity and the success of an organization. Organizations can save money by retaining valuable employees: the costs of recruitment and training of new entrants can be avoided. Another gain from the training identified is its effects on quality. Training provides employees with skills that improve their performance. As human performance increases, business productivity also improves. Rothwell and Kazanas (2006) are of the opinion that training not only influences the bottom line, but is also critical in cost saving. As a consequence of employee training, the level of turnover is reduced. It is also important to train and develop the managers and supervisors of an organization. Many managers are appointed managers because of their skills and expertise in their own job functions, but lack the knowledge and experience to manage people. They may be referred to as non-managers and McConnell (2004) advises that non-managers should be trained in the scientific problem-solving process. This includes diagnosing, setting objectives, deriving alternate courses of action, evaluating different causes, selecting a course, and testing and implementing it. One of the major causes of mistakes in business is a lack of discipline in then on-manager's approach to problem solving.

The participative management style is practiced in many organizations internationally, where workers are involved in decisions regarding their work. Perry (2017) confirms that this concept is widely applied in various parts of the world and particularly in the new South Africa. This is evident where employees participate in the management of organizations and in joint management decision making on certain issues. In participative management, employees put

forward their ideas, thus contributing to solving problems that affect the organization. Investing in training and development is imperative for any organization, which will certainly realize a return on investment in training and developing their workers. Those who neglect this important aspect of human resource management are bound to suffer the consequences as warned by Nel, Van Dyk, Haasbroek, Schultz, Sono and Werner (2004), who state that investing in employee training and education is vitally important in today's competitive marketplace.

When companies fall behind in the development of their human resources, they are prone to fall behind in countless other ways as well. The above is confirmed by Noe,Hollanbeck, Gerhart, and Wright (2023) in their comment on the fact that we live in very turbulent times. Changes occur frequently in organizations, in jobs and in the way they are performed. Nowadays, it is important for managers to help people to grow in confidence, and to develop new skills to cope and adapt to the challenges of change.

Knowledge Accessibility and Organizational productivity

Productivity within the organization is a persistent subject in the majority of management branches and there is a apprehension toward both instructive persons and additionally rehearsing supervisors. Productivity idea has been usually perceived; however considering productivity in examination setting is a testing problem confronted by specialists. It can be stated as money related efficiency, operational efficiency and productivity of an organization (Venkatraman and Ramanujam, 2016). Productivity can be characterized as: "A measure of the accomplishment of organizations objectives"(Daft, 2012). Productivity of an organization, from conventional perspective is typically alluded to as:" Financial productivity where spending plans, resources, operations, items, administrations, markets and HR are serious to impact the general primary concern of an association"(Dixon, 2019). Monetary results of organizational efficiency are ordinarily connected to authoritative accomplishment (Thurbin, 2024). The idea of efficiency has more extensive measurements of clarifications by accentuation on knowledge gained by a firm and efficiency results connected with it, so there is a necessary to carefully manage it (Yeo, 2023).

Another perspective about efficiency is that it is the reason of advantage on contenders and it can be market efficiency as business sector situating. While business sector situating is the aggregate arrangement of learning concentrated exercises which incorporates a sorted out accumulation of present and planned data identified with clients and contenders ,composed examination of data for advancement of business sector information so it can be utilized for formulation of strategy, usage and adjustment (Hunt and Morgan, 1995). Another perspective has concentrated on HR and determined the significance of the HR commitment in productivity, which incorporates all around sorted out brought together human capital resource base, capacity to learn, distinguishing proof and responsibility of a gathering, client and shareholder contentment(Rogers, 2000).

Learning Capacity and Organizational Productivity

Organizational learning capacity (OLC) is simply described as an organization's capacity to develop the capabilities to acquire new information and convert that information into knowledge (Aydin and Ceylan, 2019). Organizational learning capacity is a combined process of internal and external organizational systems alignment, culture of learning, including an emphasis on exploration and

information, open communication, staff empowerment, and support for professional development.

Organizational learning capacity goes beyond the principles of organizational learning, i.e. developing and applying new knowledge; organizational learning capacity has huge the potential to change employees' behaviour which means that it will strengthen the organization to achieve improved results, ensure adaptability to change, grow through innovation and build result-oriented employees. Organizational learning capacity is vital for organizations to remain competitive. In this study, organizational learning capacity is conceptualized and examined in consonant with previous studies by (Teo, Wang, Wei, Sia, and Lee 2006; Aydin and Ceylan, 2019) as having four dimensions namely: systems orientation, organizational climate for learning orientation, knowledge acquisition and utilization orientation, and information sharing and dissemination orientation. There may be many factors that could influence organizational effectiveness but this study focuses mainly on organizational learning capacity. Not all behaviorists believe behavior can be explained solely on the basis of classical or operant conditioning. Bandura (1977) described social learning as the explanation of human behavior in terms of a continuous reciprocal interaction between cognitive behavior and environmental determinants (Bandura, 1977). Behavior neither casts people into the role of powerless objects by environmental forces nor free agents who can become whatever they choice.

Learning can be deliberate and formal process or an unintentional outcome of natural progression. It provides an overview of the learning as key aspects to talent development and organization performance. Learning implies a different internal state which may result in new behavior and action. The general understanding of learning has been limited to formal teaching and training; it is often not related to daily life and work. Learning is the most powerful, engaging rewarding and enjoyable aspect of our personal and collective experience. All learning requires an engagement of and a transformation of the mind to learn anything well. Personnel practices reflect the desire to infuse thinking on the job specification description and design (Peeling, 2018).

Empirical review

Emily, Odhong and Jacob (2024) examined the Effect of Human Capital Management drivers on organizational productivity in Kenya using investment and Mortgages Bank Ltd, as a case study. The study adopted a case study research design and stratified random sampling. Qualitative and quantitative technique of data analysis was used. The study concludes that it is possible to use human capital management drivers to benchmark organizational capabilities, identify human capital management strengths and weakness, and link improvements in specific human capital management practices with improvements in organizational productivity and obtain sustainable competitive edge.

Agha, (2024) conducted a study of human capital development and organizational productivity of selected Chief Executives of firms in the South-east, Nigeria. The study was designed to determine the effect of human capital development on organizational productivity. The study administered fifty (50) copies of structured questionnaire to the Chief Executives of the selected firms out of which forty seven (47) questionnaires were successfully returned, hence used for the analysis. The study was a survey type of which correlational design was employed in an attempt to ascertain the extent to which human capital development relates to organizational productivity. It was found that the

organizational productivity is relatively associated to her promotion of on-the-job training, formal education and employee participation in seminars as strategies of human capital development for her employee and concludes that firms in Deposit money banks in Awka, Nigeria can attain significant improvement in their productivity levels if effort is made to develop human capital through the strategies of on-the-job training, formal education, and participation in seminars and workshops. Thus, recommended that concerted efforts need to be made by the relevant bodies in the education sector in Nigeria to enhance the vocational and entrepreneurship content of academic programmes, offered by tertiary institutions in the country.

Udu, (2024) carried out a study on In-system human capital development in Nigerian Universities with focus on National Universities Commission (NUC) on Doctoral Degree. The study was design to explore the issues surrounding the weak human capital development in the Nigerian university system. The conventional content analysis method was employed in the treatment of information collected from the ten (10) universities in the Deposit money banks in Awka, Nigeria because they share the same institutions, environmental and configurations with other universities in the country. The study found that Nigerian university system is made up of academic staff members who have divergent degrees in their numbers but dearth the pre-requisite capabilities, competencies and knowledge to effectively inculcate the right ideas and required skills to the students. The few who are actually academics are cumbered with work over load that they seldom have time to actively engage in incise research publishable in international journals.

Odhong, Were and Omolo (2024) examine the effect of human capital management drivers on organizational productivity in Kenya. The study adopted a case study research design and stratified random sampling. Qualitative and quantitative technique of data analysis was used. The study concludes that it is possible to use human capital management drivers to benchmark organizational capabilities, identify human capital management strengths and weakness, and link improvements in specific human capital management practices with improvements in organizational productivity and obtain sustainable competitive edge.

Mehmet, Aminu and Abdurrahim (2024) examined the relationships between organizational learning and organizational performance in Nigeria manufacturing sector. A survey research method with statistical treatment was conducted in this study. To test the model, except demographic variables, a 21-items questionnaire was conducted using random sampling method to the employees of various banks in Nigeria. A total of 203 completed questionnaires were evaluated for analysis. The data analysis revealed that there is a positive relationship between organizational learning and organizational performance. The findings of the study indicated that, there is a relationship between organizational learning and organizational performance. According to demographic variables, bank managers have higher learning perception than other employees. The study offers practical suggestions of how management can improve organizational performance by improving the organizational learning of the organization. Survey was not all-inclusive to contain all potential bank employees in Nigeria.

Summary of Related Literature

The related literature related to this works ware reviewed within the area and the scope of the study. This study reviews the conceptual framework which deals with the definitions of

the concept. The theoretical literature which explains in detail the sub objective in relation to the main objective, while the theoretical framework is anchored on the relevant theory related to the main objective (Human Capital Theory by Bontis 2001). The work done by various authors, scholars in relation to the topic and the method and the result achieved were empirically reviewed

METHODOLOGY

Survey research was adopted in this study. This approach is a research method that studies people or objects, their attitudes, belief system, opinions and other behavioral manifestations. Survey research is designed to scientifically describe phenomena and their relationships in the actual environment after a given time, survey must depend instead on samples of respondents drawn from the population and considered a representative of the population. This work was carried out in deposit money banks in Anambra state, The population of the study comprises 302 staff of the deposit money banks in Anambra state, deposit money banks in Anmbra State. The entire population was use as the sample size for this study due to the management size of the population. This study made use of primary and secondary data. The primary source of data was the sampling or study unit regarding in (or form) which information is collected on first hand basis. While the secondary data were sourced from textbooks, journals, and other existing publication. The instrument employed for data collection is questionnaire constructed by the researcher. The researcher used face and content validity in this research. To ensure consistency of the developed instrument, correlation method was used. This method is appropriate since it involved a single administration of the instrument therefore it yielded greater internal consistency. The research instruments were deemed reliable if the reliability coefficient is between 0.7 and 0.8. The result shows that the instrument has a correlation coefficient of 0.8, hence the instrument is reliable. Simple percentage analysis was employed to answer the research questions. Multiple regression analysis was conducted to assess the relative predictive power of the independent variables on the dependent variable.

DATA PRESENTATION AND ANALYSIS

In this chapter, the data generated from the questionnaire distributed to the employees of the selected deposit money banks were presented and analyzed. A total of three hundred and two (302) copies of questionnaire were distributed to the employees of the selected deposit money banks. A total of two hundred and nineteen (250) copies were retrieved from the respondents, out of which two hundred and six (206) copies were properly filled and found usable for the study. The 21 copies were not properly filled while the remaining thirty one copies were misplaced by the respondents. This gives a response rate of 82.4 percent. Therefore, the analyses presented below were based on the two hundred and six relevant copies.

Presentation of Data relevant to the Research Questions

Table 1 Respondents views on effect of training and development on organizational productivity

Statements	SA (%)	A (%)	UD(%)	D (%)	SD (%)
Training and development enhances organizational productivity	103 (50%)	72 (35%)	6 (3%)	11 (5%)	14 (7%)

Effective employee training and development leads to an increase in quality goods and services	76 (37%)	87 (42%)	13 (6%)	21 (10%)	9 (5%)
investment perspective of human resource management view training and development is an opportunity to increase long-term productivity	92 (45%)	64 (31%)	16 (8%)	20 (10%)	14 (6%)
Training and development reduce the involuntary turnover of employees who are terminated because of skills deficiencies and may provide a means of preventing skills obsolescence	83 (40%)	76 (37%)	11 (5%)	16 (8%)	20 (10%)

Source: Field Survey, 2026.

Table 1 above shows that 50% of the respondents strongly agreed Training and development enhances organizational productivity, 35% of the respondents agreed, 3% of the respondents were undecided, 5% of the respondents disagreed while the remaining 7% of the respondents strongly disagreed. Also, 37% of the respondents strongly agreed that effective employee training and development leads to an increase in quality goods and services, 42% of the respondents agreed, 6% of the respondents were undecided, 10% of the respondents disagreed while 5% of the respondents strongly disagreed.

Table 2 Respondents views the relationship between knowledge accessibility and organizational productivity

Statements	**SA (%)**	**A (%)**	**UD (%)**	**D (%)**	**SD (%)**
Knowledge management procedures identified with acquisition of knowledge are those identified with getting information	68 (33%)	73 (35%)	21 (10%)	23 (12%)	21 (10%)
Management of knowledge is about connecting people to people and people to information so that favorable position on opponents can be picked up.	76 (37%)	81 (39%)	18 (9%)	22 (11)	9 (4%)
Knowledge management is more a human resource administration rather than engineering based field that help to reduced the administrative burdens	93 (45%)	52 (25%)	18 (9%)	20 (10)	23 (11%)
Knowledge management is an arrange of philosophy, systems and specific and administrative gadgets, laid out towards making, granting, utilizing information and data inside and around an association	72 (35%)	61 (30%)	23 (12%)	32 (16%)	18 (9%)

Source: Field Survey, 2026.

Table 2 above shows that a higher proportion of the respondents (68%) agreed that knowledge management procedures identified with acquisition of knowledge are those identified with getting information, 10% of the respondents were undecided while the remaining 22% of the respondents disagreed. On a similar note, 76% of the respondents agreed that management of knowledge is about connecting people to people and people to information so that favorable position on opponents can be picked up., 9% of the respondents were undecided while the remaining 15% of the respondents disagreed.

Table 3 Respondents Views on Learning Capacity and Organizational Productivity

Statements	SA (%)	A (%)	UD (%)	D (%)	SD (%)
Learning capacity has a huge the potential to change employees' expectations	72 (35%)	54 (26%)	27 (13%)	34 (17%)	19 (9%)
Learning capacity ensures better organization to achieve improved results, ensure adaptability to change, grow through innovation and build result-oriented employees	67 (33%)	42 (20%)	23 (11%)	34 (17%)	40 (19%)
Learning capacity creates ideas, product/service concepts and solutions which the company buy	58 (28%)	51 (25%)	21 (10%)	47 (23%)	29 (14%)
Learning capacity is a key aspects to talent development and organization performance	56 (27%)	44 (21%)	19 (9%)	32 (16%)	21 (10%)

Source: Field Survey, 2026.

Table 3 shows that 35% of the respondents strongly agreed that learning capacity has a huge the potential to change employees' expectations, 26% of the respondents agreed, 13% of the respondents were undecided, 17% of the respondents disagreed while1 9% of the respondents strongly disagreed. Also, 33% of the respondents strongly agreed that learning capacity ensures better organization to achieve improved results, ensure adaptability to change, grow through innovation and build result-oriented employees, 20% of the respondents agreed, 11% of the respondents were undecided, 17% of the respondents disagreed while 19% of the respondents strongly disagreed with the assertion.

Table 4 Coefficients of the Multiple Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	18.146	2.370		7.655	.000
TD	.196	.056	.120	2.714	.001
KA	.248	.055	.252	2.152	.000
LC	.025	.060	.028	3.409	.002

Source: SPSS Version 21.0

Test of Hypotheses

Hypothesis One

Ho: Training and development has no significant influence on organizational productivity in deposit money banks in Anambra State

Hi: Training and development has a significant influence on organizational productivity in deposit money banks in Anambra State

Based on the t-statistics of 2.714 and probability value of 0.001 in table 4.6, TD (Training and development) Training and development found to have significant influence on organizational productivity. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. We then conclude training and development has a significant influence on organizational productivity in deposit money banks in Anambra State

Hypothesis Two

Ho: Knowledge accessibility has no significant positive effect on organizational productivity in deposit money banks in Anambra State

Hi: Knowledge accessibility has a significant positive effect organizational productivity in deposit money banks in Anambra State

From the table 4.6 above, the probability value for KA (Knowledge Accessibility) is 0.000, which is less than 0.05 (0.009> .05). We therefore reject the null hypothesis and accept the alternative hypothesis and conclude that Knowledge accessibility has a significant positive effect on organizational productivity in deposit money banks in Anambra State

Hypothesis Three

Ho: Learning capacity does not have positive effect on organizational productivity in deposit money banks in Anambra State

Hi: Learning capacity have a significant positive effect on organizational productivity in deposit money banks in Anambra State

LC (Learning capacity) has a t-statistics value of 0.409 and a probability value of 0.002 which is greater than 5%. Based on probability value which is highly statistically insignificant, the null hypothesis is accepted while the alternative hypothesis is rejected. Therefore we conclude learning capacity has a significant positive effect on organizational productivity in deposit money banks in Anambra State.

Summary of Findings

This work examined the effect of human capital development and employee productivity, in selected deposit money banks in Anambra State. The data generated were analyzed using multiple regression analysis and the following were discovered that.

1. Training and development has a significant positive effect on organizational productivity in deposit money banks in Anambra State
2. Knowledge accessibility has a significant positive effect on organizational productivity in deposit money banks in Anambra State.
3. Learning capacity has a significant positive effect on organizational productivity in deposit money banks in Anambra State.

CONCLUSION

This work examined the effect of human capital development and employee productivity, in in deposit money banks in Anambra State. From the analysis it was discovered that training and development, knowledge accessibility and learning capacity has a significant positive effect on organizational productivity in deposit money banks in Awka. The study concludes that human capital had a significant positive effect on organizational productivity in deposit money banks in Anambra State. Based on the findings of this study, the following recommendations are made :

1. Management of deposit money should have compulsory training programmes for all employees in order to improve the knowledge and understanding of annual business strategy and objectives to improve organizational productivity.
2. Management of deposit money need to consider the staff and their job assignment to knowledge accessibility in other to improve organizational productivity through compulsory training programmes for all employees in order to improve the knowledge and understanding.
3. Management of deposit money must devise clear and firmly established plans and programs to help and encourage employee to acquire organizational learning capacity and to increase knowledge acquisition and preventing the deterioration of the employee's knowledge, some special

programs must be designed to train them based on their field of expertise.

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