

Assessing the Impact of Learning and Development on the Quality-of-Service Delivery in Selected Deposit Money Banks in Akwa Ibom State

Mary Lynda EDEM¹

maryedem@uniuyo.edu.ng

Michael Pius NNAMSEH²

michaelnnamseh@uniuyo.edu.ng

Emem Innocent ALBAN³

shalomcent@gmail.com

^{1&2}Department of Business Management, Faculty of Management Sciences, University of Uyo, Uyo, Akwa Ibom State, Nigeria.

³Department of Economics, Faculty of Social Sciences, Abia State, Uturu, Abia State, Nigeria.

ABSTRACT

This study examined the impact of learning and development on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State. A survey research design was adopted. Primary data were collected using a structured questionnaire. A sample of 291 respondents was drawn from a population of 1,076 bank employees in Akwa Ibom State, using Yamane's formula for sample size determination. The findings revealed a strong positive relationship between mentoring and service quality, as well as between coaching and service quality. Consequently, the study concluded that both mentoring and coaching have significant positive effects on the quality-of-service delivery in deposit money banks in Akwa Ibom State. Therefore, deposit money banks in Akwa Ibom State should implement structured mentoring and ongoing coaching programmes, incorporating regular training, feedback, and evaluation, to enhance employee skills, improve service quality, and increase customer satisfaction.

Keywords: *Learning and Development, Mentoring, Coaching, Service Quality and Deposit money banks*

INTRODUCTION

In today's dynamic and highly competitive banking sector, the quality-of-service delivery has become a critical differentiator among Deposit Money Banks (DMBs) in Nigeria (Uford & Joesph, 2019). As customers grow more informed and service-conscious, their expectations regarding responsiveness, reliability, assurance and personalised service continue to escalate. This trend is particularly evident in Akwa Ibom State, where both established and new-generation banks actively compete for market share and customer loyalty. In such a competitive environment, the consistent delivery of high-quality service is not optional but essential for customer retention, brand reputation and overall organisational performance (Adeyeye *et al.*, 2019; Obananya *et al.*, 2020), Renner and Ezekiel-Hart, 2022).

At the core of high service quality lies the competence and performance of bank employees, which are largely shaped by effective learning and development (LandD) strategies. Learning and development in the workplace refers to structured organisational efforts aimed at enhancing employees' knowledge, skills and behaviours in alignment with strategic goals

(Chakraborty, 2023). These initiatives extend beyond traditional classroom-based training to include more interactive, personalised and experience-driven approaches. Among these, mentoring and coaching have gained significant prominence as effective methods for building employee capacity and enhancing workplace performance (Nama *et al.*, 2022)

Mentoring typically involves a developmental relationship in which a more experienced employee provides guidance, support and insight to a less experienced colleague. It is usually long-term, relationship-oriented and focused on overall career development and the transfer of tacit knowledge. Coaching, by contrast, is more goal-oriented, short-term and performance-focused, aiming to improve specific competencies through structured feedback and reflective practice (Stokes *et al.*, 2020; Passmore, 2007). Both mentoring and coaching contribute to contextual learning, adaptability and the reinforcement of performance standards essential for quality service delivery in the banking sector (Edema *et al.*, 2024; Nama *et al.*, 2022).

Several studies highlight the positive relationship between learning interventions and employee performance. For instance, Solthong *et al.* (2024) Posits that career mentoring significantly influences employee performance. Similarly, Thoronka and Combey (2025) noted that coaching interventions enhanced customer interaction and frontline decision-making among bank staff. These suggest that learning strategies play a crucial role in equipping employees with the competencies required to meet evolving customer needs.

Despite growing emphasis on learning and development, many deposit money banks continue to struggle with delivering consistent service quality. As banking operations and customer expectations become increasingly complex, the role of both formal and informal learning processes becomes more vital. Mentoring supports employees in adapting to organisational culture, while coaching equips them to respond effectively to real-time service delivery challenges (Udo *et al.* 2024; Umana *et al.*, 2024). However, the extent to which these practices are institutionalised in banks operating within Akwa Ibom State, and the degree to which they contribute to measurable improvements in service delivery, remains under-researched.

High-quality service in banking is typically defined by reliability, responsiveness, assurance, empathy and tangible aspects (Charan and Banana, 2024). Achieving such service standards consistently requires robust learning and development initiatives. These initiatives enhance employees' technical, digital and interpersonal skills, directly influencing service performance (Alkaraeen and Al-ashaa, 2021; Wangechi *et al.*, 2020)). Continuous training also improves accuracy, responsiveness and customer engagement, particularly as digital banking services expand. By cultivating a learning-oriented organisational culture, banks can ensure that employees remain agile, knowledgeable and customer-centric.

In essence, continuous staff development is foundational to delivering holistic, high-quality banking services in an increasingly complex financial landscape (Schuchmann and Seufert, 2015; Setiadi *et al.*, 2022). Given the competitive pressures and rising customer expectations, understanding the contribution of these learning interventions is imperative for improving organisational performance and sustaining customer satisfaction.

Statement of the Problem

The ability to deliver exceptional and consistent service represents a significant challenge for banks working to meet evolving customer expectations in today's fast-paced and competitive financial landscape.

Despite considerable investment in technology and infrastructure, many Deposits Money Banks (DMBs) in Akwa Ibom State still struggle to provide consistent, high-quality service

(Akpaetor and Madubuike, 2022). A key factor contributing to this issue is the inadequate implementation of effective learning and development (LandD) strategies, particularly in mentoring and coaching, essential components for fostering employee competence, engagement, and customer-centric behaviour.

Mentoring and coaching are vital components of learning and development that help transfer tacit knowledge, improve employee performance, and promote a culture of continuous improvement. However, in many DMBs in Akwa Ibom State, these practices are either poorly structured, inconsistently applied, or not implemented at all. This has resulted in several negative outcomes, such as poorly trained frontline staff, low employee morale, lack of professionalism, and ultimately poor service quality.

These shortcomings are reflected in rising customer complaints, increased churn rates, inefficiencies in service delivery, and a growing perception that banks are unreliable. While previous research underscores the importance of training and development, there is a clear gap in empirical studies examining the direct impact of mentoring and coaching as targeted LandD interventions on service quality within this specific regional banking sector. This study therefore aims to address that gap by exploring the extent to which mentoring and coaching influence service delivery in selected Deposit Money Banks in Akwa Ibom State.

Objective of the study

The main objective of the study was to examine the impact of learning and development on quality-of-service delivery in selected Deposit Money Banks in Akwa Ibom State. Specifically, the objectives were to:

- i investigate the influence of mentoring on quality-of-Service Delivery in Selected Deposit Money Banks in Akwa Ibom State
- ii. ascertain the impact of coaching on quality-of-Service Delivery in Selected Deposit Money Banks in Akwa Ibom State

Hypotheses of the study

- H₀₁:** Mentoring has no significant influence on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State
- H₂:** There is a significant relationship between coaching and the quality-of-service delivery in selected deposit money banks in Akwa Ibom State.

REVIEW OF RELATED LITERATURE

Learning and Development

Learning and Development (LandD) encompasses organisational strategies designed to enhance employee capabilities, improve performance, and achieve broader business objectives. As a key function of Human Resource Management (HRM), LandD contributes significantly to both individual development and organisational success (Hodge *et al.*, 2016).

An effective LandD strategy aligns closely with business priorities and extends beyond technical training to include leadership development, interpersonal skills, and digital competencies (Rustam *et al.*, 2024). It fosters a culture of continuous learning, which is critical in today's rapidly evolving workplace. According to Halmaghi and Todăriță (2023), organisations that cultivate learning cultures become more agile, innovative, and resilient to

uncertainty, while also enhancing talent attraction and retention through increased motivation and employee commitment.

Modern LandD has undergone a significant digital transformation, shifting from traditional training models to dynamic, learner centric ecosystems that emphasize collaborative and curated learning experiences (Tan, 2018; Akai & Uford, 2025). Digital integration in LandD leverages AI driven platforms, microlearning, and virtual training to improve accessibility, enable personalized learning pathways, and facilitate real time performance tracking (Anusha and Rani, 2025). Advances in big data and analytics empower organisations to optimise learning and predict performance outcomes, moving beyond simple participation metrics (Tan, 2018). Contemporary LandD practices incorporate a wide range of digital approaches, including online learning, social media, MOOCs, ementoring, mobile learning, and wearables (Tan, 2018).

In the banking sector, ongoing transformation driven by digital innovation, regulatory changes, and evolving customer expectations has made LandD a strategic imperative. Banks are increasingly adopting AI, machine learning, and big data analytics to streamline operations and enhance decision making (Gede and Suardana, 2024). Consequently, training programs are focused on critical areas such as risk management, regulatory compliance, digital banking, and cybersecurity to ensure workforce adaptability (Nwachukwu et al., 2024). AI integration in LandD offers promise in terms of personalization, flexibility, and operational efficiency, although challenges remain in areas like learner engagement and organisational alignment (Alabdouli, 2025).

Continuous training is essential for enhancing knowledge, developing skills, and retaining talent in a highly competitive banking environment (Gadhawe and Bhogawar, 2024). Furthermore, leadership development through structured learning, mentoring, and succession planning, plays a key role in improving financial performance and risk governance (Nwachukwu et al., 2024). These LandD initiatives are crucial for maintaining competitiveness amid fintech disruption, ensuring regulatory compliance, and achieving sustained customer satisfaction.

Mentoring

Mentoring is a dynamic developmental relationship in which a more experienced individual, the mentor, provides guidance, support and knowledge to a less experienced person, the mentee, to foster both personal and professional growth. It goes beyond basic instruction by offering emotional support, career advice and role modelling, helping mentees build confidence and navigate complex environments (Edem et al., 2025; Harrison and Michael, 2025). Effective mentoring can enhance job performance, increase career satisfaction and strengthen organisational commitment among mentees (Gozukara, 2017).

This relationship is mutually beneficial, as mentors often gain personal fulfilment, enhanced leadership capabilities and exposure to fresh perspectives (Holt et al., 2016). Trust, open communication and a shared commitment to developmental goals are essential for success. While formal mentoring programmes offer structure, informal relationships—shaped by genuine connection and voluntary participation—can be equally, if not more, impactful due to their authenticity and flexibility (Sambunjak et al., 2010).

Modern mentoring practices have evolved to include formats such as peer, group and reverse mentoring, reflecting shifts in organisational structures and intergenerational dynamics. These models encourage inclusivity and the exchange of knowledge across hierarchical levels, supporting talent retention and fostering innovation (Harrison and Nnamseh, 2025).

Ultimately, mentoring remains a vital mechanism for individual development and organisational success, rooted in mutual learning and respect.

Coaching

Coaching is a developmental process that enhances an individual's performance, learning and growth through structured conversations and constructive feedback. Grounded in psychological theory and organisational practice, coaching encourages self-directed learning and behavioural change. Unlike traditional instruction, it is a collaborative and personalised approach that enables individuals to reflect on their goals, identify obstacles and develop actionable strategies (Whitmore *et al.*, 2013). Core techniques include active listening, effective questioning and goal setting, often structured around models such as GROW (Passmore, 2020).

In professional contexts, coaching is increasingly employed to develop leadership capabilities, support transitions and improve workplace dynamics. Executive coaching, in particular, has proven effective in facilitating leadership development and driving organisational change. Research shows that coaching improves goal attainment, resilience, workplace well-being and stress management, while also fostering self-confidence and enhancing managerial skills (Grant *et al.*, 2009).

The discipline has evolved to incorporate a range of psychological approaches, including cognitive-behavioural, solution-focused, strength-based and integrative methods. Trust, transparency and rapport are essential for effective coaching relationships (Lai and Palmer, 2019). When supported by clear goals and organisational commitment, coaching can lead to sustainable behavioural change and meaningful leadership development.

However, challenges such as leader resistance and time constraints may hinder implementation (Rathje, 2025). Despite these barriers, coaching has become a widely adopted intervention in both personal and professional development, with evidence-based approaches demonstrating the most consistent and lasting outcomes (Ciporen, 2015).

Quality of service delivery

Quality of service delivery refers to how effectively a service meets customer needs and expectations. It plays a crucial role in determining customer satisfaction, loyalty and overall organisational success (Francis, *et al.*, 2025). According to the SERVQUAL model (Khan and Ahmad, 2011), high-quality service is typically defined by five key dimensions: reliability, responsiveness, assurance, empathy and tangibles. Organisations that consistently meet or exceed service expectations are more likely to foster strong, lasting relationships with their clients (Brueller and Carmeli, 2011).

Learning and development initiatives significantly contribute to service quality by equipping employees with the necessary skills and knowledge to perform effectively. Trained personnel, efficient systems and a customer-centric approach are essential for delivering high-quality service. Prompt responses to enquiries, personalised attention and effective problem-solving all contribute to a positive customer experience (Anisa *et al.*, 2024). Furthermore, the integration of technology into service processes, such as automated support systems or real-time tracking, enhances efficiency and reduces errors, thereby improving perceived service quality. Continuous training programmes also ensure that employees remain up to date with industry best practices and evolving customer expectations, which in turn enhances service performance (Haris *et al.*, 2024).

Maintaining high service standards requires a commitment to continuous improvement and regular feedback mechanisms. Systematic assessment and timely adjustments enable organisations to adapt to changing customer needs and market conditions (Barber and Goodman, 2011). By prioritising service quality and supporting it through robust learning and development strategies, organisations can secure a competitive advantage and ensure long-term sustainability.

Theoretically Framework

This study is grounded in Social Learning Theory, originally proposed by Albert Bandura (1977). The theory provides a seminal framework for understanding how individuals acquire new behaviours and knowledge through processes of observation, imitation, and modelling. Central to this perspective is the assertion that learning occurs within a social context, wherein individuals acquire behaviours and attitudes by observing others, especially those regarded as role models. Bandura (2001) emphasised that cognitive processes such as attention, retention, reproduction, and motivation mediate the learning process, thereby rendering it more complex than mere behavioural imitation (Bahn, 2001).

Social Learning Theory underpins contemporary conceptions of learning and development by highlighting the significance of social interactions and environmental influences in shaping behaviour. Within educational and developmental contexts, learners frequently adopt attitudes, strategies, and problem-solving approaches through the observation of teachers, peers, or media models (Boone *et al.*, 1977).

In practical application, the theory advocates the utilisation of modelling, mentoring, and collaborative learning as effective pedagogical strategies across both formal and informal learning environments. It underscores the responsibility of educators and caregivers to cultivate positive and engaging settings that foster observational learning and promote both moral and cognitive development (Devi *et al.*, 2017; Dooley, 2020). Consequently, Bandura's framework remains an essential lens through which to understand and enhance human learning across the lifespan.

Empirical Review

Lyria *et al.* (2017) investigated the impact of learning and development on the organisational performance of firms listed on the Nairobi Securities Exchange using descriptive and correlational research designs. Their findings revealed that learning and development were statistically significant in explaining organisational performance. They concluded that effective learning and development initiatives positively influence performance, and recommended that listed firms maintain robust learning programmes to drive organisational growth.

In Ghana, Yakubu and Tornyeva (2025) explored the influence of learning and growth metrics on organisational performance, focusing on the moderating role of management support. Employing a mixed-methods explanatory sequential design in the oil, gas and telecommunications sectors, they found that employee training, innovation and knowledge management had significant positive effects on performance indicators such as return on assets and market share. They recommended aligning learning and growth initiatives with customer-centric innovations and adaptive business models.

Akpoviroro and Adeleke (2022) examined the influence of e-learning on employee training and development at Kwara State University, Nigeria. Using a combination of survey, experimental and ex-post facto research designs, their study revealed that e-learning enhanced employee performance by improving productivity and output quality. They recommended the

development of interactive online learning platforms focused on skill acquisition and knowledge transfer.

Similarly, Chukwudi *et al.* (2022) assessed the effect of monitoring and evaluation of learning and development outcomes on employee productivity in telecommunications firms in Lagos. Adopting a survey research design, their findings indicated a direct and statistically significant relationship between monitoring LandD outcomes and employee productivity. The authors recommended performance-based incentives and individualised learning plans to promote active learning among staff.

In a study at First Bank of Nigeria, Uyo, Edem *et al.* (2025) investigated the effects of mentorship practices on employee engagement. Using a survey method, they found that career coaching and skill development significantly influenced engagement levels. They advocated for the expansion of structured career coaching programmes as a strategic measure to enhance employee commitment and productivity.

Harrison and Nnamseh (2025) explored the impact of workplace mentoring on employee performance in selected federal universities in South-South Nigeria. Using a survey approach and simple linear regression, they discovered that both supervisory and peer mentoring had positive and statistically significant effects on employee performance. They recommended that universities institutionalise mentoring as a formal part of human resource strategy to boost staff productivity. In the United Kingdom, Neupane (2015) examined the effects of coaching and mentoring on employee performance in the hotel industry, utilising a cross-sectional, quantitative approach. The study revealed that both practices significantly contributed to organisational success. The author suggested that hotels should train experienced coaches and mentors to support staff development and embed coaching and mentoring into long-term organisational planning.

Likewise, Rop and Cherotich (2023) analysed the relationship between coaching and employee performance in Level Four hospitals in Kenya's South Rift region. Grounded in human capital theory, knowledge-based theory and social learning theory, their correlational study revealed a significant positive relationship between coaching and employee performance. They recommended the adoption of evidence-based human resource policies to improve training efficiency and performance outcomes.

METHODOLOGY

A survey research design was adopted for the study. This approach was employed because it allows for the effective collection of information from a large group of participants within a short time frame, thereby enhancing the generalizability and applicability of the results to the broader population. The target population consisted of 1,076 employees of the selected deposit money banks in Akwa Ibom State (Table 3.1). These included First Bank of Nigeria, United Bank for Africa, Zenith Bank, Access Bank, and Guaranty Trust Bank. These banks were selected because they rank among the top five key players in the banking industry, possessing the largest customer base, highest employment capacity, and significant market presence both in Akwa Ibom State and across Nigeria. A sample size of 291 respondents was determined using Taro Yamane's formula for sample size determination, given as follows:

$$n = \frac{N}{1 + N (\epsilon)^2}$$

Where:

n = Sample size

N = Population size

e = Level of precision (sampling error), usually 0.05 (for 95% confidence level)

Substituting the values:

$$= \frac{1076}{1+1076(0.05)^2} = \frac{1076}{1+1076(0.0025)} = \frac{1076}{1+2.69} = \frac{1076}{1+3.69} = 291$$

Data for the study were obtained from both primary and secondary sources. Primary data were collected through a structured questionnaire administered to a selected respondent. The main data collection tool was a questionnaire designed using a modified Likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree), aimed at capturing respondents' views on learning and development and employee retention. The questionnaire items were developed based on relevant empirical studies and aligned with the core variables of the research. To ensure the reliability of the instrument, a test-retest approach was applied to assess its stability over time. A pilot study was carried out with 15 respondents from selected banks, who completed the same questionnaire twice at different times. Based on the pilot results, some items were revised to enhance internal consistency. Cronbach's Alpha was further used to assess the reliability of the questionnaire and its constructs, yielding a coefficient above 0.7, which indicates a satisfactory level of internal consistency. Secondary data were gathered from online sources, peer-reviewed journals, and annual reports of selected banks. Because the population comprised several organizations, proportional allocation was adopted to ensure fair representation of each stratum according to its size within the total population. This method was used to distribute the sample size among the selected banks using the formula presented below:

$$n_i = \left(\frac{N_i}{N}\right) \times n$$

Where:

n_i = sample size for each bank

N_i = population of organization

N = total population = 1,076

n = total sample size = 291

Table 1: Distribution of Banks Employees and Sample

S/N	Banks	Population of Employees	Allocated Sample
1.	First Bank of Nigeria	232	63
2.	United Bank of Africa	227	61
3.	Zenith Bank	219	59
4.	Access Bank	262	71
5.	GT Bank	136	37
	Total	1,076	291

Source: Researchers compilation (2025)

After proportionally allocating the sample size among the banks, respondents were selected through a simple random sampling method. The collected data were then analyzed using simple linear regression to test the study's hypotheses and identify the expected relationships between the dependent and independent variables.

$$QS = f(M) \text{ ----- } 1$$

$$QS = \beta_0 + \beta_1 M + u_1 \text{ ----- } 2$$

$$QS = f(C) \text{ ----- } 3$$

$$QS = \beta_0 + \beta_1 C + u_2 \text{ ----- } 4$$

Model Specification

The Models were developed in line with the variables used in the study

Hypothesis 1

H₀₁: Mentoring has no significant influence on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State

Table 2: The Simple Linear Regression Analysis on the Influence of mentoring on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State.

Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.847 ^a	.717	.716	.62372	2.457

Model Fit

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	355.202	1	355.202	913.042	.000 ^b
	Residual	140.440	290	.389		
	Total	495.642	291			

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	.275	.075		3.646	.000
	Mentoring	.860	.028	.847	30.217	.000

Source: Researchers Computation (2025)

Table 2 presents the results of a simple linear regression analysis conducted to examine the effect of mentoring on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State, Nigeria. The analysis yielded an R² value of 0.717, indicating that mentoring accounts for approximately 71.7% of the variation in service delivery quality among the banks examined. This suggests that mentoring is a strong predictor of service quality. The standardized Beta coefficient ($\beta = 0.860$) implies that a one-unit increase in mentoring practices is associated with an estimated 0.860-unit improvement in the quality-of-service delivery, holding other factors constant. This reflects a substantial and positive relationship between mentoring and service quality. Furthermore, the F-statistic ($F = 913.042$, $p < 0.05$) confirms that the overall regression model is statistically significant, indicating that mentoring significantly predicts service delivery quality and that the model provides a good fit for the data. The Durbin–Watson statistic ($DW = 2.457$) falls within the acceptable range of approximately 1.5 to 2.5, suggesting the absence of serial correlation among the residuals. Thus, the assumption of independence of errors is satisfied. Given that the p-value (0.000) is less than the 0.05 level of significance, the null hypothesis—which stated that mentoring has no significant influence on the quality-of-service delivery—is rejected. Consequently, the alternative hypothesis is accepted, confirming that mentoring exerts a significant and positive influence on the quality-of-service delivery in deposit money banks in Akwa Ibom State.

Hypothesis 2

H02: There is a significant relationship between coaching and the quality-of-service delivery in selected deposit money banks in Akwa Ibom State.

Table 3: The Simple Linear Regression Analysis on the Influence of coaching and the quality-of-service delivery in selected deposit money banks in Akwa Ibom State, Nigeria.

Model Summary^b						
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson	
1	.877 ^a	.770	.769	.56251	2.287	

Model Fit						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	381.415	1	381.415	1205.413	.000 ^b
	Residual	114.227	361	.316		
	Total	495.642	362			

Coefficients^a						
Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	.209	.068		3.090	.002
	Coaching	.895	.026	.877	34.719	.000

Source: Researchers Computation (2025).

Table 3 presents the results of the simple linear regression analysis examining the influence of coaching on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State, Nigeria. The analysis yielded an R^2 value of 0.770, indicating that coaching accounts for approximately 77.0% of the variation in the quality-of-service delivery among the banks surveyed. This demonstrates that the explanatory power of the model is strong, suggesting that coaching plays a substantial role in determining service quality outcomes. The standardized Beta coefficient ($\beta = 0.895$) further reveals a strong positive relationship between coaching and service quality. This implies that a one-unit increase in the effectiveness of coaching is associated with an estimated 0.895-unit increase in the quality-of-service delivery, holding other factors constant. To assess the overall fit of the model, an F-statistic value of 1205.413 was obtained with a corresponding p-value of 0.000, which is less than the 0.05 level of significance. This result confirms that the regression model is statistically significant and that coaching has a meaningful influence on the quality-of-service delivery in the studied banks. The Durbin–Watson statistic of 2.289 falls within the acceptable range of 1.5 to 2.5, indicating the absence of serial correlation among the residuals. This suggests that the errors are independent and that the regression estimates are reliable. Based on these findings, the null hypothesis, which states that coaching has no significant influence on the quality-of-service delivery in selected deposit money banks in Akwa Ibom State, is rejected. The alternative hypothesis is therefore accepted, affirming that coaching has a significant and positive influence on the quality-of-service delivery in the selected banks.

DISCUSSION OF FINDINGS

The results of the regression analysis in hypothesis one reveal that mentoring has a strong positive influence on the quality-of-service delivery in deposit money banks in Akwa Ibom State. The R^2 value of 0.717 indicates that mentoring accounts for about 71.7% of the variations in service delivery quality, showing that it is a major determinant of how effectively banks provide services. This high explanatory power suggests that improvements in mentoring practices are closely linked to enhanced service outcomes. Furthermore, the standardized Beta coefficient ($\beta = 0.860$) demonstrates a substantial positive effect, implying that a one-unit increase in mentoring leads to an estimated 0.860-unit improvement in service delivery quality. This strong relationship highlights mentoring as a powerful predictor and performance-enhancing factor. These findings are consistent with those of Harrison and Nnamseh (2025), who found that both supervisory and peer mentoring had positive and statistically significant effects on employee performance in selected federal universities in South-South Nigeria. Their study supports the notion that mentoring contributes to employee development, productivity, and overall performance — similar to how mentoring in deposit money banks enhances service delivery and customer satisfaction. Similarly, Edem *et al.* (2025), in their study at First Bank of Nigeria, Uyo, reported that career coaching and skill development significantly influenced employee engagement levels. This aligns with the present study's finding that effective mentoring promotes higher service quality by improving employee competence, motivation, and commitment. The alignment across these studies underscores that mentoring is a vital human resource development strategy capable of strengthening performance outcomes and ensuring service excellence within organisations.

Also, the findings from the regression analysis of hypothesis two reveal a strong and meaningful relationship between coaching and the quality-of-service delivery in selected deposit money banks in Akwa Ibom State. The R^2 value of 0.770 indicates that 77% of the variation in service quality can be explained by the effectiveness of coaching, demonstrating a high explanatory power of the model. This suggests that coaching is a critical determinant of how well bank employees deliver quality services. Furthermore, the standardized Beta coefficient ($\beta = 0.895$) signifies a strong positive relationship between coaching and service quality, implying that improvements in coaching practices lead directly to substantial enhancements in service delivery outcomes. In practical terms, as coaching becomes more effective, employees are likely to perform better, deliver higher-quality services, and contribute to improved customer satisfaction. These findings are consistent with the results of Rop and Cherotich (2023), who established a significant positive relationship between coaching and employee performance in Level Four hospitals in Kenya's South Rift region. Their study affirmed that effective coaching enhances employees' competence, motivation, and overall performance, reinforcing the idea that coaching is a vital human capital development tool. Similarly, Edem *et al.* (2025), in their investigation of mentorship practices at First Bank of Nigeria, Uyo, found that career coaching and skill development significantly influenced employee engagement. This aligns with the present study's results by highlighting that structured coaching initiatives contribute to improved employee outcomes, including higher engagement and better service delivery. Collectively, these results underscore the pivotal role of coaching as a strategic human resource tool for enhancing service excellence in the banking sector, demonstrating that when organizations invest in effective coaching systems, employees become more capable of delivering superior service quality.

Conclusion

The study demonstrates that both mentoring and coaching exert significant and positive influences on the quality-of-service delivery in deposit money banks within Akwa Ibom State. The findings substantiate that these human resource development strategies are pivotal determinants of service excellence in the banking sector. Specifically, the empirical evidence indicates that sustained investment in well-structured mentoring and systematic coaching programmes enhances employees' competencies, motivation, and commitment, thereby leading to superior performance outcomes and heightened customer satisfaction. Consequently, the study underscores the imperative for deposit money banks to institutionalize mentoring and coaching as integral components of their human capital development frameworks to promote and sustain long-term organizational effectiveness and competitiveness.

Recommendations

Based on findings, the following recommendations were made:

- iv. Deposit money banks in Akwa Ibom State should formalize structured mentoring programs to enhance employee skills and improve service quality. Providing training for mentors and regularly evaluating the mentoring process will ensure sustained improvements and greater customer satisfaction.
- v. Deposit money banks in Akwa Ibom State should institutionalize continuous, structured coaching programs for all frontline and service delivery staff, incorporating regular skills development sessions, personalized feedback, and performance monitoring. These measures are essential to sustaining and enhancing service quality, ultimately driving customer satisfaction and securing a competitive advantage.

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