

CAREER DEVELOPMENT AND ITS IMPACT ON THE PERFORMANCE OF EMPLOYEES IN THE BANKING INDUSTRY IN ILORIN METROPOLIS, NIGERIA

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Abstract

Employees in the banking industry face significant challenges that have resulted in job dissatisfaction and low performance. These issues highlight the urgent need for highly skilled bank employees who are capable of meeting organisational objectives. The study examined the impact of career development on employee performance. The target population of the study is 197 employees of three selected branches of United Bank of Africa (UBA PLC) in Ilorin, Kwara State. Meanwhile, the study adopted a combination of stratified sampling and simple random sampling techniques. Taro Yamane's (1967) formula was used to obtain a sample size of 130. Data were collected with the aid of a questionnaire from the senior staff of the Bank. Both descriptive and inferential statistics were used as methods of data analysis, and regression was employed as an inferential statistic. Findings revealed that career advancement has a significant impact on employee performance. The study concludes that the relationship between career development and employee performance is positive in the banking industry in Kwara State, Nigeria. It is therefore recommended that management of banks should design and promote career development that can lead to optimum employee performance.

Keywords: Career Counseling; Career development; Career Mentoring; Employee Performance

Jel Classification Code: G21, J24, J62, J81, M12

1. Introduction

Career development involves a lifetime of managing job experiences across various businesses that occur over a person's whole life. Career development within an organisation has to do with various programs, strategies, instruments, procedures, and evaluation systems that assist individual employees to grow on-the-job in an organisation (Tella et al., 2023).

Career development aids employees in planning for their future career in the company so that both the business and the employee may attain maximum potential in terms of achieving their set goals and objectives (Mangkunegara, 2023). It is worth noting that individuals who desire to advance in their careers must work as much as possible and demonstrate a high level of performance. Management of an organisation should be able to give a clear career development path for their employees in the context of accomplishing corporate goals and employee personal goals in order to increase employee performance in such organisations (Mark & Nzulwa, 2018).

In the United States, career development was linked to greater perceived organisational performance (Salau et al., 2020). Career development is dependent on an organisation's ability to provide perceived organisational support that affects the overall performance of both employees and employers.

In Nigeria, career development practices play a key role in employees' motivation and ultimately enhance their performance, whereas in Tanzania and Kenya, career development practices influence organisational commitment (Salau et al., 2020). Accordingly, career development strategies influence employee motivation in Nigeria. This is so because career development is a non-financial benefit that has a favourable effect on employee performance in the business world (Kelley, 2022).

Banks formulate career development policies in order to give their employees the opportunities to grow on the job and ultimately enhance their job performance. The banking industry sought to build result-oriented organisational cultures in which the performance of individual employees is related to organisational goals and provide the government with the benefit to enhance its monetary policies of the country (Veronica et al., 2021). Management of most banks in Nigeria evades career development because of the rate at which their employees exit their employment to other competitors. It is believed that promoting career development may be a waste when such employees move to other banks. This is mainly why banks prefer to engage employees on a contract basis and keep them for long on a routine job schedule with little or no emphasis on their career development (Erbasi & Arat, 2022). The objective of the study is to examine the impact of career development on employee performance in United Bank for Africa, Plc. Ilorin, Kwara State.

2.0 Review of Relevant Literature

2.1 Conceptual Review

2.1.1 Career Development, Mentoring, Counselling and Orientation

Career development encapsulates the length of service of an employee. The orientation of employees on the job, professional courses, and higher degrees or certifications form part of the process. Employee development is the basis for which individual employees' confidence and competence are formed (Robbins, 2020). Employees are valuable assets to any organisation; they play an active part in the success of the organisation, which cannot be overstated.

Career development is a process rather than an employee's existing status, and throughout their career, people strive to improve their skills (Serbes & Albay, 2017). Employees of some organisations have gone through training, but have remained stagnant in the service, without any sign of career growth (Ikechukwu & Paschal, 2017). Career development revolves around the working years of an employee.

According to Utrilla et al. (2021), career development is the result of actions that affect the plans of an employee. The organisation's objective is to maximise its productivity to achieve its set goals. Whereas career development ensures that there is a better match between men and jobs. Ondimu and Namuganza (2023) identified the components of career development to include career mentoring, assessment, counselling, career orientation and advancement. These variables are germane to the subject of career development, which many organisations hardly pay detailed attention to.

Keiningham and Aksoy (2019) defined mentoring as an action that is frequently promoted by management so that employees are guaranteed of being retained by their organisation, which will give the organisation a competitive edge above its competitors. Organisations require successful managers and people to attain their goals and are unable to prosper in the absence of their employees' efforts and improved performance. It is the practice of involving certain departments and talented persons in offering guidance, genuine counsel, and regular assistance to aid in the development of employee skills (Lent et al., 2021).

Utrilla et al. (2021) described mentoring as an act of supporting the protégés to sort out personal problems in order to enhance the self-image of such protégés on the job. The interpersonal bond that exists helps to promote mutual trust that encourages the pupils to appreciate the experienced seniors for giving them the required counsel. The mentor applies active listening and rapport skills that enable both individuals to address their concerns. Mentorship resonates with the pupils and mentees, and they both perceived that their contributions are highly valued by their organisation (Tella et al., 2023).

Pienaar and Bester (2024) noted that career counselling prospects can motivate employees to improve on the job. Career counselling is significant because it offers employees an opportunity to succeed in the long run, earn higher wages, or even get a secure job and obtain maximum satisfaction on the job (Utrilla et al., 2021). A commitment to career counselling offers opportunities to employees to advance their educational pursuits and undertake training in order to enhance employee skills that are capable of earning the employees their promotion as when due (Pienaar & Bester, 2024). Professional career counsellors offer expertise to employees on career development, and they also offer career support advice (Utrilla et al., 2021).

Otwine et al. (2022) opined that career orientation has to do with how people perceive it and consider it as an important factor that supports employee choices and self-control behaviour. On the other hand, Sullivan and Arthur (2020) viewed career orientation as an effort by a person to look for new opportunities to maintain career progression on the job. Employees are actively involved in networking, obtaining certifications, seeking promotions in their present employment and seeking better opportunities in another organisation. Career orientation means that an individual journeys through work, learning

and other aspects of life, and it encompasses the sequence of employment, education, and other activities (Veronica et al., 2021).

2.1.2 Employee Performance

According to Nkiru and Sylvester (2020), performance is about the comparison between employee performance and career development, which also depends on two variables, namely, the ability of the employee to carry out their daily routine, and motivation for the employee to use the skill to perform their job. In this regard, Mangkunegara (2023) maintained that employee performance is premised on information obtained and effectively used by employees on the job to engender optimal productivity.

Mangkunegara (2023) viewed employee performance as the ability of the worker to discharge his duties qualitatively and quantitatively. It is also a yardstick for improving, redistributing, reviewing and remunerating changes. Also, Bashir and Ramay (2022) opined that employee performance combines the belief of the human resource managers in relation to their behaviour and gives direction for the achievement of the company.

2.2 Theoretical Reviews and Adoption by the Study

2.2.1 Social Cognitive Theory

Postulated by Zsolnai Laszlo in 2016, the theory is perceived to be a resultant of the general social cognitive theory of Bandura. The theory suggests that job fulfilment is connected to the employee's expectations and self-efficacy. Efficacy entails the belief in the ability of the employer to exercise control over the actions of the employee and issues that have bearing on the lives of the workers. The relevance of the theory stems from the concept of mentorship, which assists employees in nurturing self-efficacy. The perceived opinions of individuals on what will happen if they activate the career actions (Zsolnai, 2016).

2.2.2 Expectancy Theory

Vroom (1964) propounded the expectancy theory, which explains the things that motivate the individual employee in the workplace and which helps him to identify the needs. It also highlights the goals that such an employee pursues in order to meet daily needs. Furthermore, the theory is premised on the assumption that people are motivated by their felt deprivations. Kossivi et al. (2022) observed that expectancy theory is used by managers in various organisations to provide a framework on how employers can understand motivation in order to meet the needs of their employees. In essence, a good relationship with colleagues can foster teamwork, and this can engender optimal performance of an individual employee.

The expectancy theory is relevant to this study and is therefore adopted because it enables the management to monitor and create a career path towards the bank's employees in terms of career development, mentoring, counselling, advancement and salary package, which are fairly and justly distributed to them to enhance their level of commitment and overall performance.

2.3 Empirical Review

Ogbuma (2025) investigated the effect of career development on employee performance of selected firms in Delta and Edo States, Nigeria. The objective was to examine the extent to which mentoring, advancement, training and counselling are related to employee performance. A descriptive research survey design was used in the study. The study's estimated population is 413 employees, from which a sample size of 203 was obtained. Pearson Correlation and simple linear regression analysis. The study found that all the variables of career development have a significant and positive effect on employee performance. The study concluded that career development practice is a strategic tool for enhancing employee performance. The study did not consider orientation as one of its variables, whereas orientation is the beginning of career development.

Odanwu and Uchenna (2024) examined the impact of career development on employee performance in Nigeria's civil service, a study of Ebonyi State Civil Service, South East Nigeria. The study adopted a mixed-method approach, with a sample size of 382 respondents drawn from 3009 employees of the State Civil Service. A purposive sampling technique was used to reach the respondents. Both primary and secondary sources of data were utilised. Both questionnaires and in-depth interviews were used for data collection. Data were analysed using inferential statistics. Findings indicate that there is a significant relationship between career development and employee job performance. The study focused on public service, where the issue of career development is formally regulated and implemented.

Kothari and Gaurav (2024) examined the impact of career orientation on employee performance in Romania. Findings revealed that career orientation is taught at the 5th, 8th and 12th grade stages. The study concluded that the students at every stage do not have the time or the capacity to decide when to start an orientation.

Iyke-Ofoedu et al. (2023) examined the effect of career development techniques on employee performance in deposit money banks in Nigeria. A descriptive survey research design was used in a population of 548, from which a sample size of 231 respondents was drawn from Wema Bank Plc, Sterling Bank Plc, First Bank of Nigeria Plc and Access Bank Plc in Enugu State. A structured questionnaire was used to collect primary data, which was analysed using single regression. Findings revealed that there is a positive and significant effect of formal education on employee transparency.

Muthumbi and Kamau (2021) determined the effect of career development on employee performance in Deloitte Limited, Kenya. A descriptive survey research design was employed, while the target population comprised 500 employees working at Deloitte Limited, Kenya, out of which 116 respondents formed the sample size and were selected using a stratified random sampling technique. Data collection was done with the aid of a structured questionnaire. The study established that career development had a positive and significant effect on employee performance. The study concluded that career development had a positive and significant effect on employee performance.

Katharina et al. (2021) explained the effect of career development on employee performance through job satisfaction as a mediating variable at Inna Sindhu Beach Hotel and Resort, with a sample size of 61 employees and all taken for the census. A structured

questionnaire was used for primary data collection and was analysed with path analysis and multiple tests. The results showed that career development has a positive and significant effect on job satisfaction, career development and employee performance.

Veronica et al. (2021) assessed the impact of career development activities on the performance of employees of Forestry Research Institute Muguga, Kenya. A descriptive survey design was used to elicit information on the demographic characteristics of the respondents. The study population was 178, and a sample size of 121 respondents was selected through a stratified sampling technique. A semi-structured questionnaire was employed as an instrument of data collection, and multiple regression was used as the method of data analysis. The study found that career development practices have a positive impact on employee performance.

Nthangi (2020) examined career counselling and its effect on employee productivity in sugar firms in Kenya. A survey research design was adopted by the study. A simple random sampling technique was used by the study and multiple regression was used for data analysis. Findings revealed that career counselling has significant strong positive correlation with employee productivity. The study therefore, concluded that career counseling has a strong positive effect on employee productivity in sugar firms.

Agboola et al. (2021) conducted a study on training and career development and the impact on employee performance among selected banks in Ogun State, Nigeria. Furthermore, career development showed the higher effect on employee performance than training and development. Findings revealed that training and career development have a significant positive effect on the performance of employees. In conclusion, therefore, training and career development were found to be significant determinants of employee performance in the banking sector. The study was limited to on-the-job training as a variable of career development, when training can also be acquired through an academic process.

Anekwe et al. (2020) investigated the effect of career development on employee performance in selected deposit money banks in Anambra state. Survey research design was adopted by the study, and both primary and secondary data collection sources were explored. The study population is 435 employees. A sample size of 148 respondents was selected, and the information gathered was analysed with the aid of Pearson Correlation statistics. Results showed a positive correlation between personal development and employee performance, and it is significant at a 95% confidence level. The study only determined the relationship between the two variables, but it should have also examined the impact using multiple regression analysis.

Ikechukwu et al. (2017) examined career growth and its influence on employee performance in the University of Agriculture, Michael Okpara, Abia State. A descriptive survey design was employed in the selection of respondents for the study. The population of the study is 2,630 non-academic staff of the University. A sample size of 346 was selected as respondents with the aid of Yamane formula, and inferential statistics was used to analyze data via Pearson Moment Correlation. Findings showed that there is a positive significance of career development on the performance of non-academic staff. The study concludes that there is a significant relationship between career development and employee performance among Non-academic staff of the university.

Kakui and Gachunga (2016) assessed the effect of career development on employee performance in the public sector concerning the National Cereals and Produce Board in Nairobi, Kenya. A descriptive survey design was employed with a population of 200 employees, and out of which 100 respondents were selected as the sample size through Stratified random sampling. Data was collected using a structured questionnaire. Data were analysed through descriptive and inferential statistics. Findings revealed that on-the-job training influences the performance of an employee.

Nkiru and Sylvester (2015) examined the impact of mentoring on the performance of employees in the construction Industry located in Abuja. A descriptive survey design which combined the qualitative and quantitative approaches. The population of the study is all the construction companies located in Abuja. A sample size of 367 construction companies' employees and data were collected with the aid of a structured questionnaire and the same was analysed using Pearson correlation coefficient statistics. The results showed that mentoring has a positive impact on the performance of employees. It was concluded that employee performance was predicated on the level of the mentorship program present in an organisation.

3.0 Methodology

3.1 Research Design and Population of the Study

This study employs a quantitative research design because of the need to access information on the demographic characteristics of the target respondents. The population of the study is 186 employees of UBA in three (3) branches, which include Unity, Taiwo and Emir's market and the regional office at Muritala Way, Ilorin. The staff strength was obtained from the Regional Managers of banks at the Regional Office, Muritala Muhammed Way, Ilorin.

3.2 Sample Size and Sampling Technique

A combination of two sampling techniques was used for the selection of the study's respondents. The stratified sampling technique and the simple random sampling technique were used for the selection of the elements as respondents. The first stage employed stratified sampling because of the need to collect sections/departments, which was followed by the Simple Random Sampling technique in selecting an equal number of respondents from each department. Taro Yamane's (1967) formula, stated below, was used to obtain the sample size for the study.

$$n = N/[1 + N(e)^2] \text{ where,}$$

n = sample size

$$N = \text{population} = 186 / \{1 + 186(0.05)^2\} = 186 / 1.465$$

e = level of significance 0.05

1 = constant

Substituting the values

$$\begin{aligned} n &= 186 / \{1 + 186(0.05)^2\} \\ &= 186 / 1.465 \\ n &= 126.96 \approx 127. \end{aligned}$$

3.3 Method of Data Collection

The study adopted a primary source of data collection with the aid of a questionnaire, copies of which were personally administered by the researcher. The question items were measured with the aid of Five 5 a five-point Likert scale, which includes Strongly Agree (SA-5); Agree - **A** (4); Undecided - **UD** (UD-3); Disagree (D-2); and Strongly Disagree (1).

3.4 Tests of Validity and Reliability

The study used both face and content validity to ascertain the validity of the questionnaire. In order to determine the validity of the instrument, the researcher requests an expert in the field to ensure that the item measures what they were intended to measure; this has to do with face validity. The study made use of content validity, which ensures that the concepts used in the study were covered. Cronbach's Alpha was employed for the reliability test of the study. Descriptive statistics were employed for data analysis with the aid of frequency tables and percentages. While linear regression was employed for the inferential statistics.

3.5 Model Specification

The model for the study is stated below:

$$Y = \beta_0 + \beta_1 CM + \beta_2 CO + \beta_3 CC + e$$

Where:

Y = “Employee Performance”- measure through a subjective approach

X₁ = Career Mentoring - CM

X₂ = Career Orientation - CO

X₃ = Career Counselling - CC

β₀ = autonomous intercept

β₁ β₃ = regression parameter that measures the marginal degree of variability of the dependent variable. H01: There is no significant relationship between career development and employee performance.

4.0 Research Findings and Results

4.1 Test of Hypotheses

The PPMC Table 4.4.1 revealed that under proper control of career development by the management of the selected bank, employee performance increased as all the elements of career development increased at 1% and are significant at 5% level of significance.

The relationship between the variables of career development (career mentoring, orientation, counselling) and employee performance measured via Pearson Moment Correlations (PMC) revealed an $R=0.625$, 0.744 and 0.578 , respectively. This means that there is a strong positive relationship between variables of career development and employee performance. However, the career orientation has a stronger positive relationship at $R=0.744$ than career mentoring ($R=0.625$) and career counselling ($R=0.578$). The result is significant at $p\text{-value} = 0.000 < 0.0500$ for all three variables when regressed over employee performance.

Table 4.4.1a: Pearson Moment Correlations of career development and its impact on Employee Performance in the UBA

Table 4.4.1 Pearson Moment Correlation			Emp. performance	Career mentoring	Career orientation	Career counseling
Control Variables						
	Emp. performance	Correlation	1.000	.625	.744	.578
		Significance (2-tailed)		.000	.000	.000
		Df	0	127	127	127
	Career orientation	Correlation	.625	0.704	1.000	.580
		Significance (2-tailed)	.000	.000	.000	.000
		Df	127	0	127	127
	Career mentoring	Correlation	.744	1.000	.704	.730
		Significance (2-tailed)	.000	.000	.000	.000
		Df	127	127	0	127
	Career counseling	Correlation	.578	.580	.730	1.000
		Significance (2-tailed)	.000	.000	.000	.000
		Df	127	127	127	0

Source: Authors' Computation, 2025

The study, therefore, rejected the null hypothesis and accepted the alternative hypothesis.

HO₂: Career Development has no significant effect on Employee Performance in the UBA

Table 4.4.2: Model Summary

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.899 ^a	.808	.805	.50291

Source: Authors' Computation (2025)

a. Predictors: (Constant), CM, CO and CC

From the Model summary in Table 4.4.2, the result shows an $R^2=0.808$. This means that the variables of career development measured by mentoring, orientation and counseling affect employee performance. It is also noted that variability changes in employee performance are explained by 80.8% variability changes in career development.

4.5 Discussion of Results and Implications of Findings

Table 4.4.1 revealed that employee performance increased as all the variables of career development increased by 1%. The results showed that all the variables of career development (mentoring, orientation, counselling) are positively related to employee performance measured via Pearson Moment Correlation (PMC) at an $R=0.625$, 0.744 and 0.578 , respectively. This means that there is a strong positive relationship between the variables of career development and employee performance. However, the career orientation has a stronger positive relationship at $R=0.744$ than career mentoring ($R=0.625$) and career counselling ($R=0.578$). The result is significant at $p\text{-value} = 0.000 < 0.050$ for all three variables when regressed over employee performance. The findings agreed with the findings in Ogbuma (2025), Odanwu and Uchenna (2024) and Iyke-Ofoedu et al. (2023) that the variables of career development (mentoring and orientation) have an effect on employee performance. The study, therefore, rejected the null hypothesis and accepted the alternative hypothesis.

Furthermore, Career orientation enables the employee to make critical decisions about their future on the job. Most private organisations engage in career orientation for reasons of retention of their employees and to encourage them to improve their work performance, knowing fully that they have a future to progress on the job. Some private organisations de-emphasise orienting their employees because of the fear that such employees may seek better alternatives and eventually exit such employment when they are most needed. The submission in the study was supported by the conclusion in the work of Kothari and Gaurav (2024), which submitted that career orientation is germane to employee efficiency.

Furthermore, the result shows an $R^2=0.808$. This means that the variables of career development, measured by mentoring, orientation and counselling, affect employee performance. Also, the variability changes in employee performance are explained by 80.8% of % variability changes in career development. This submission agrees with the work of Ogbuma (2025) that all the variables of career development have a significant and positive effect on employee performance. Also, the study agrees with the work of Ofoedu et al. (2023), which stated that career development practice is a strategic tool for enhancing employee performance.

5. Conclusion and Recommendations

Lastly, this study concludes that career development has a significant relationship with employee performance. This is so because career development exposes employees to the rudiments of career development. Practical examples of how employees can grow on the job are shared with the employees and thus serve as a source of encouragement for them to perform on the job.

Based on the study's findings, it is recommended that the career orientation of the employee should follow the career development guidelines of the organisation so that the employee can deliver expected goals capable of improving their skills and performance.

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APPENDIX I

Questionnaire

Dear Sir/Madam,

Completion of Questionnaire

I write as a student of the University of Ilorin in the Department of Business Administration, carrying out a study on the 'effect of Career Development and its effect on Employee Performance: A Study of United Bank for Africa Ilorin. Please fill in the blank spaces of the questionnaire. The questionnaire is mainly for the purpose of academic objectives, and please be informed that the information provided will be treated with utmost confidentiality.

Your response is highly appreciated.

Yours sincerely,

INSTRUCTION: Please tick (✓) in the space provided below to indicate your choice of answer.

SECTION A: Social Demographic Factors.

Age in years: (a) 18-25 yrs () (b) 26-40 yrs () (c) 41-50 yrs () 51yrs above(.)

Experience: (a) 1- 5 yrs () (b) 6-10yrs () (c) 11-15yrs () 16yrs above

Gender: (a) Male () (b) Female ()

Marital status: (a) Single () (b) Married () (c) Divorced ()

Education: (a) OND/NCE () (b) BSc/HND () (c) MSc/MBA () (d) PhD () Others ()

Religion: (a) Christianity () (b) Islam ()

5. Educational Qualification: (a) Secondary School Certificate () (b) N.C.E/O.N.D () (c) H.N.D/Bachelor's degree () (d) Master's degree/Ph.D ()

SECTION B

Please choose the option that best expresses your view. Please tick (✓) as follows.

Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), Strongly Disagree (SD)

S/N	Career Development Metrics	⁵ SA	⁴ A	³ U	² D	¹ SD
1	There is a career development policy in your organisation					
2	Your company places emphasis on employee career development.					
3	Career mentoring has a significant relationship with employee performance.					
4	Career counselling has a significant relationship with					

	employee performance.					
5	There is a significant relationship between career orientation and employee performance.					
S/N	Employee Performance	⁵ SA	⁴ A	³ U	² D	¹ SD
1.	Employee productivity is enhanced by career development.					
2.	Employee efficiency has improved because of career development.					
3.	Employee performance is enhanced by a well-constructed career mentoring policy.					
4	The effectiveness of employees on the job is enhanced by the proper implementation of career counselling practices in your bank.					
5	Absence of career orientation can lead to poor working direction and poor job performance.					