

Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

Dr. Victor Barinua

Victor.barinua@iaue.edu.ng

**Ignatuis Ajuru University of Education ,
Rumuolumeni , Port Harcourt, Rivers state.**

Abstract: This study examined the relationship between soft skills training and organizational growth in commercial banks operating in Rivers State, Nigeria. Specifically, it assessed how soft and soft skills training impact market penetration and market development. A correlational survey research design was adopted, targeting 69 human resource management personnel from 23 commercial banks in the state. Data were collected using a structured questionnaire and analyzed with Pearson Product-Moment Correlation using SPSS version 25. Findings revealed strong and statistically significant positive relationships between soft skills training and both market penetration ($r = .855, p < .01$) and market development ($r = .680, p < .01$), soft skills training was significantly correlated with operational growth ($r = .637, p < .01$). These results underscore the critical role of continuous upskilling in enhancing banks' strategic growth objectives. The study recommends that banks institutionalize regular training programs focusing on both soft and interpersonal competencies to sustain competitiveness in a dynamic banking landscape. The study concludes that soft skills training has a significant and positive influence on the organizational growth of commercial banks in Rivers State. The study recommended among others that Commercial banks should continuously invest in soft upskilling, particularly in areas such as digital banking, data analytics, cybersecurity, and emerging financial technologies. This will enhance operational capabilities and support expansion strategies.

INTRODUCTION

Background to the study

In the contemporary knowledge-driven economy, soft skills training development has emerged as a strategic imperative for organizational competitiveness and growth. Within the dynamic and highly competitive Nigerian banking industry, upskilling employees through both soft skills training and soft skills training has become an essential tool for achieving market penetration and market development objectives. The banking sector in Nigeria has undergone significant transformation over the past two decades, spurred by technological advancements, regulatory reforms, customer sophistication, and globalization (Adeola & Adebisi, 2014). These changes necessitate that commercial bank in Rivers state continually invest in upgrading their workforce's capabilities to remain competitive, expand into new markets, and retain market share.

Soft skills training, which focuses on enhancing employees' knowledge of banking operations, financial technologies, risk management, and regulatory compliance, is fundamental in equipping staff to deliver improved services, innovate products, and drive operational efficiency (Eze, Chinedu-Eze, & Bello, 2020). With the rise of digital banking platforms, mobile payments, and fintech collaborations, Nigerian commercial banks in Rivers state have found that equipping their employees with soft proficiencies is vital not only for maintaining current customer bases but also for penetrating new market segments and geographic regions (Omoijiade & Ikiebe, 2020). Soft skills enhance interpersonal dynamics within organizations and in client-facing roles, thereby supporting market expansion efforts and organizational brand development.

Organizational growth through market penetration increasing market share in existing markets and market development entering new markets with existing services depends heavily on the competency and adaptability of the workforce. Upskilling initiatives align with Ansoff's Growth Matrix, where both market penetration and development require proactive efforts in improving service quality, innovating service delivery, and engaging new customer demographics (Ansoff, 1957). In Nigeria, with its diverse socio-economic demographics and rapidly evolving financial needs, commercial banks in Rivers state must leverage upskilling programs to ensure their workforce can deliver tailor-made services that meet emerging market demands.

Despite recognition of its importance, upskilling in Nigerian commercial banks in Rivers state faces several challenges, including resource constraints, insufficient training infrastructures, resistance to change, and mismatches between training programs and actual market needs (Ogunyomi & Bruning, 2016). Nevertheless, progressive commercial banks in Rivers state are increasingly prioritizing learning and development as a strategic investment rather than a cost, viewing soft skills training as pivotal to achieving long-term sustainability, innovation, and market expansion. Thus, this study explores how structured soft skills training serve as strategic tools for organizational growth.

Statement of the problem

The Nigerian banking industry operates in an increasingly volatile, uncertain, complex, and ambiguous (VUCA) environment, characterized by rapid technological innovations, evolving customer expectations, intense competition, and stringent regulatory

frameworks. In this dynamic landscape, commercial banks in Rivers state must continuously adapt to survive and grow. However, despite the recognition of the importance of human capital in achieving strategic goals, many Nigerian commercial banks in Rivers state still grapple with skill gaps among their employees. Outdated soft competencies, insufficient soft skills, and a lack of continuous learning cultures undermine organizational efforts toward market penetration and market development. While some commercial banks in Rivers state have made efforts to implement employee training programs, these initiatives are often sporadic, inadequately aligned with market realities, or fail to address both soft and hard skill development comprehensively. Consequently, employees may lack the soft proficiency required for digital banking operations, regulatory compliance, and financial innovation, as well as the interpersonal skills critical for effective customer service, teamwork, and leadership. This inadequacy hampers commercial banks in Rivers state's ability to maximize market penetration by limiting their service quality and competitiveness in existing markets and market development by inhibiting expansion into underserved regions and customer segments. Furthermore, without a deliberate and strategic approach to upskilling, the Nigerian banking industry risks facing higher employee turnover, reduced customer loyalty, operational inefficiencies, and a failure to sustainably achieve growth targets. Therefore, the problem this study addresses is the insufficient strategic integration of soft skills training as a tool for driving organizational growth, specifically in the dimensions of market penetration and market development, in the Nigerian banking sector.

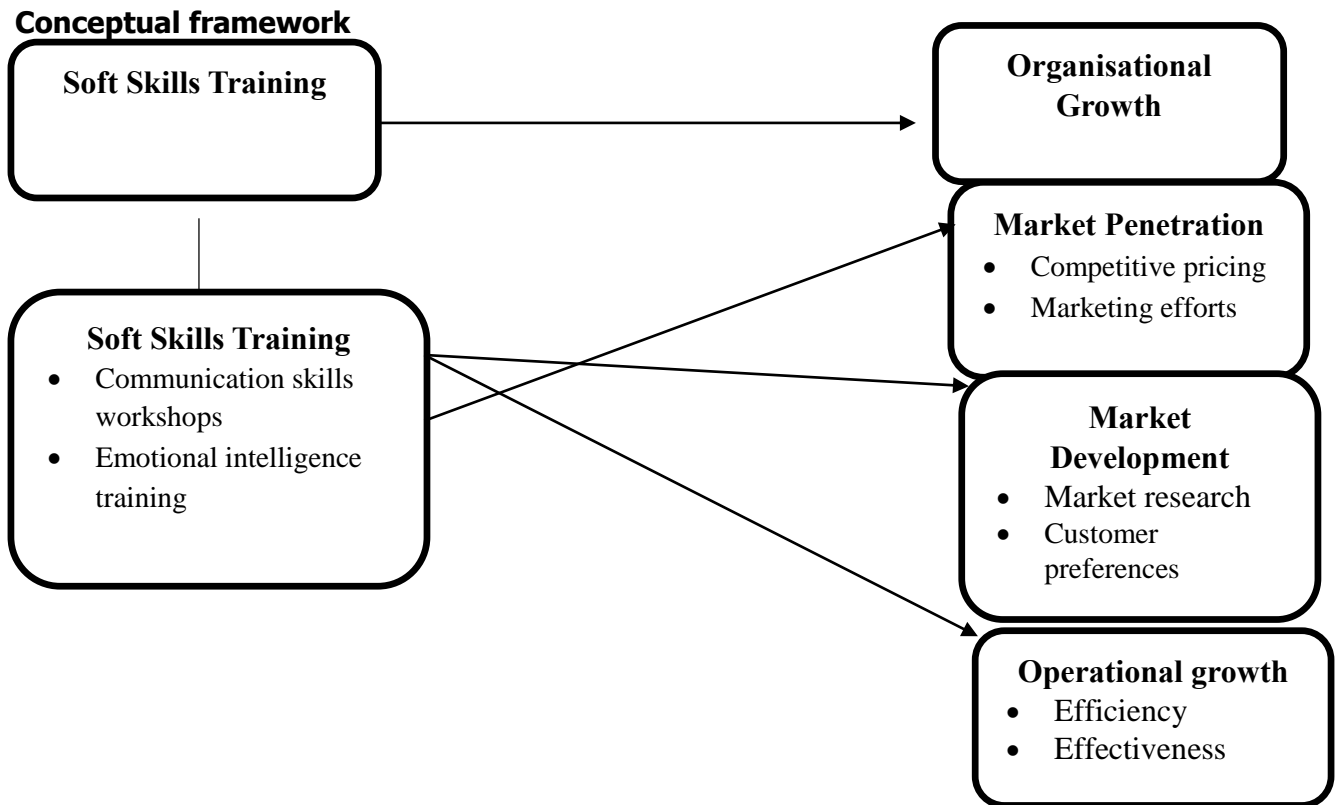


Figure 1: conceptual framework showing soft skills training and organisational growth
Source: Adapted from SHRM. (2023), Workplace Learning Report (2023), Hettler (1987),

Aim & objectives of the study

The aim of this study was to determine the relationship between soft skills training and organisational growth of commercial banks in Rivers state in Rivers State.

- 1) Determine the relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers state in Rivers State.
- 2) Determine the relationship between Soft Skills Training and Market Development of commercial banks in Rivers state in Rivers State
- 3) Determine the relationship between Soft Skills Training and Operational growth of commercial banks in Rivers state in Rivers State.

Research Questions

The following research questions were raised to guide the study.

- 1) What is the relationship between Soft Skills Training and Market Penetration

H03: There is no significant relationship between Soft Skills Training and

of commercial banks in Rivers state in Rivers State?

- 2) What is the relationship between Soft Skills Training and Market Development of commercial banks in Rivers state in Rivers State?
- 3) What is the relationship between Soft Skills Training and Operational growth of commercial banks in Rivers state in Rivers State?

Hypotheses

The following null hypotheses were formulated and tested at a significant level of 0.05.

- H01: There is no significant relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers state in Rivers State.
- H02: There is no significant relationship between Soft Skills Training and Market Development of commercial banks in Rivers state in Rivers State.

Operational growth of commercial banks in Rivers state in Rivers State.

Significance of the Study

This study on "Upskilling Employees: A Strategic Tool for Organisational Growth in the Nigerian Banking Industry" is significant for several reasons. It contributes both to academic knowledge and practical management practice, providing valuable insights for a range of stakeholders. **Significance to the Banking Industry:** The findings will assist Nigerian commercial banks in Rivers state in understanding how structured soft and soft skills training programs can be strategically leveraged to achieve market penetration and market development. It will provide empirical evidence on the relationship between soft skills training and organizational growth, offering practical frameworks for developing more effective human capital strategies.

Significance to Human Resource (HR) Practitioners and Training Managers: The study will help HR practitioners, learning and development professionals, and corporate trainers design more targeted, relevant, and impactful training programs. It highlights the need for continuous learning cultures that align soft skills training with evolving business needs and market demands.

Significance to Employees: Employees in the banking sector will benefit from the study as it emphasizes the value of both soft and soft skills in career advancement and job security. Increased awareness of upskilling's importance may motivate employees to pursue personal development actively, thereby enhancing their employability and performance.

Significance to Policy Makers and Regulators: For policymakers and industry regulators such as the Central Bank of Nigeria (CBN) and the Chartered Institute of Bankers of Nigeria (CIBN), the study offers insights into how workforce development initiatives could be better supported or mandated to strengthen the banking sector's competitiveness and stability.

Significance to Academia and Researchers: Academically, the study enriches the literature on human capital development, organizational strategy, and sustainable business growth, particularly within the context of emerging economies like Nigeria. It also identifies areas for future research, such as the longitudinal

impact of upskilling initiatives on market expansion.

Scope of the study

This study is operationalized by soft skills training as the predictor variable with dimensions of soft skills training, soft skills training while the criterion variable was organisational growth with measures of market penetration and market development. The geographical scope of this study was commercial banks in Rivers state in Rivers state. The study adopted the macro level analysis.

Conceptual Review

Soft Skills Training

Soft skills training addresses the behavioral and interpersonal aspects of work. Soft skills encompass a broad range of abilities that relate to how individuals interact with others, manage their emotions, solve problems, and adapt to new situations. Common examples of soft skills include communication, teamwork, emotional intelligence, leadership, adaptability, problem-solving, and conflict resolution (Robles, 2012). In contemporary organizations, especially in service industries such as banking, soft skills are increasingly recognized as equally important, if not more critical, than soft competencies. An employee's ability to engage customers, work collaboratively in teams, lead initiatives, manage change, and build positive workplace relationships directly impacts organizational performance, customer satisfaction, and innovation capacity (Omoijiade & Ikiebe, 2020).

Concept of Organisational Growth

Organizational growth is a central focus in management studies and business strategy, as it signifies an organization's expansion, improvement, and increasing impact within its industry or sector. Growth is not merely about an increase in size or revenue; it often reflects deeper dimensions such as enhanced market share, improved operational efficiency, strengthened organizational capabilities, geographic expansion, diversification of products and services, and innovation capacity.

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

Successful growth strategies allow organizations to achieve sustainability, competitive advantage, and long-term relevance in dynamic business environments. Organizational growth can be defined as the process through which an organization increases its capacity to meet the demands of its environment and stakeholders through structural, operational, financial, and strategic enhancements (Penrose, 1959). Growth is typically measured through key indicators such as revenue increase, market expansion, customer base enlargement, employee size, asset accumulation, and profitability improvement (Eze et al., 2020).

Measures of Organisational growth

Organizational growth is not a random phenomenon but a deliberate outcome of strategic planning and implementation. To achieve sustainable expansion, organizations must select appropriate growth measures that align with their internal capacities and external market opportunities. Among the various strategic options available, Market Penetration and Market Development are two foundational and widely used measures for driving and assessing organizational growth.

Market Penetration

Market penetration refers to the strategy of increasing the market share of existing products or services within the current markets. It is often considered the least risky form of growth because it focuses on leveraging existing competencies and customer bases without introducing new products or entering new markets (Ansoff, 1957). Organizations pursue market penetration through various tactics: Increasing sales to existing customers by promoting greater usage (e.g., through loyalty programs, incentives). Market penetration is particularly relevant in mature industries, such as banking, telecommunications, and consumer goods, where customer bases are well-established and competition is intense. In Nigeria's banking sector, for instance, commercial banks in Rivers state often engage in market penetration by offering innovative mobile banking services, zero transaction fees, and customized financial products aimed

at deepening their engagement with existing customers (Eze et al., 2020).

Market Development

Market development involves expanding into new markets with existing products or services. It seeks to reach new customer segments, either geographically, demographically, or Psychographically. This measure of growth carries higher risk compared to market penetration because it involves venturing into unfamiliar territories with potentially different customer behaviors and regulatory landscapes (Kotler & Keller, 2016). Market development strategies may include: Geographic expansion: Entering new cities, regions, or countries to access untapped markets. Targeting new customer segments: For example, a bank targeting small and medium enterprises (SMEs) after historically focusing only on corporate clients. Adapting products to meet the specific needs of new markets (e.g., customizing digital banking features for rural communities). Partnerships and alliances: Collaborating with local firms or institutions to gain market entry and credibility. In Nigeria, many companies have pursued market development by expanding from urban centers like Lagos and Abuja into secondary cities and rural areas where financial inclusion remains low. Commercial banks in Rivers state, for instance, have launched mobile banking solutions designed for low-income earners and unbanked populations, thus extending their services to broader demographics (Akinbami, 2011).

Operational growth

Operational growth refers to the measurable expansion and improvement of an organization's internal processes, systems, and capabilities that directly influence its day-to-day functioning and long-term efficiency. It encompasses various aspects of business operations, including production output, supply chain efficiency, service delivery, resource utilization, and workforce productivity. As organizations evolve, operational growth signifies the ability to handle increased workloads, meet

customer demands more effectively, and scale operations without compromising quality or performance. This type of growth is not solely about increasing size or revenue; rather, it involves enhancing the internal mechanics of the enterprise to support sustainable development. For example, a manufacturing firm experiencing operational growth may adopt advanced machinery, streamline production lines, implement lean management techniques, or improve inventory control systems. In a service-based company, operational growth could manifest through digital transformation, automation of routine tasks, better training of staff, or improved customer service protocols (Akinbami, 2011). Operational growth is often the result of strategic investments in technology, human capital, infrastructure, and process innovation. It enables firms to reduce operational costs, minimize waste, improve turnaround times, and enhance overall competitiveness in the market. Furthermore, operational growth provides a foundation for scaling other aspects of the business, such as financial performance and market share, thereby contributing to holistic organizational development. In summary, operational growth is a critical indicator of an organization's internal strength and efficiency. It reflects the organization's ability to improve its operations to support current objectives and future expansion, ensuring resilience and adaptability in a dynamic business environment (Akinbami, 2011).

Theoretical Review

Upskilling employees equipping them with new soft and soft skills is widely recognized as crucial for organizational success, especially in dynamic industries like banking. Several theoretical frameworks underpin this perspective, helping to explain why employee development drives organizational growth. Below are three important theories relevant to this study:

Human Capital Theory (Theodore W. Schultz 1961 and Gary Becker 1964)

Human Capital Theory posits that investments in education, training, and skill development

enhance the productivity and efficiency of employees, leading to greater economic returns for both individuals and organizations. Employees are viewed as assets whose value can be increased through targeted investment. Critics argue that the theory oversimplifies human behavior by assuming that all skills and knowledge equally translate to productivity. It also downplays structural factors such as organizational culture, inequality, or discrimination that may limit the effectiveness of upskilling. In the Nigerian banking industry, where rapid technological innovation and customer expectations are reshaping service delivery, upskilling employees especially in digital banking, cybersecurity, and customer relations is critical for competitive advantage. Human Capital Theory justifies why commercial banks in Rivers state invest heavily in soft and soft skills training to achieve growth objectives such as market penetration and development.

Resource-Based View (RBV) Theory (Edith Penrose 1959; developed by Jay Barney (1991))

RBV asserts that an organization's internal resources particularly those that are valuable, rare, inimitable, and non-substitutable (VRIN) are the primary source of sustainable competitive advantage. Skilled, knowledgeable, and adaptable employees are considered critical strategic resources. RBV has been criticized for being tautological (i.e., stating that a firm will succeed if it has valuable resources but defining "valuable" based on success). It also does not sufficiently account for how dynamic external environments (like regulatory changes) impact resource value (Priem & Butler, 2001). In the Nigerian banking sector, employees with superior soft expertise (e.g., digital platforms, data analytics) and soft skills (e.g., customer management, innovation) can differentiate an organization from its competitors. Upskilling enhances these intangible resources, directly contributing to sustainable organizational growth and expansion into new markets.

Learning Organization Theory (Peter Senge 1990)

Organizations that prioritize continuous learning, adaptability, and knowledge sharing among employees are better positioned to respond to change, innovate, and grow. Learning is viewed as an organizational competency, not just an individual effort. Critics argue that creating a true learning organization is difficult in practice due to hierarchical barriers, resistance to change, and short-term business pressures. Furthermore, not all learning necessarily leads to positive outcomes; misaligned learning efforts can waste resources (Garvin, 1993). In the volatile and technology-driven Nigerian banking industry, fostering a culture of continual learning through soft skills upgrades and soft skills development enables commercial banks in Rivers state to stay ahead. Learning Organization Theory emphasizes why commercial banks in Rivers state must integrate upskilling into their strategic growth plans not merely as ad hoc training but as part of organizational DNA. Theories such as Human Capital Theory, Resource-Based View (RBV) Theory, and Learning Organization Theory collectively offer a robust theoretical foundation for studying upskilling initiatives as a strategic tool for organizational growth. These theories highlight the economic, competitive, and strategic importance of investing in employee capabilities, which is particularly vital in fast-evolving sectors like Nigerian banking. Understanding and applying these theoretical perspectives ensures that upskilling is not seen merely as an HR exercise but as a central driver of market expansion, innovation, and sustainable development.

Empirical Review

Eze and Okafor, (2019) undertook a study on the Influence of Soft Skills Training on the Performance of Nigerian Bank Employees. A quantitative research design was adopted using structured questionnaires distributed to 250 employees in five major commercial banks in Rivers state in Lagos and Abuja. Data were analyzed through multiple regression analysis. The study found that training programs focused on communication, problem-solving, and teamwork skills significantly improved employee performance,

leading to improved customer satisfaction and organizational growth. The study concluded that Soft skills training is crucial in enhancing service delivery, employee adaptability, and ultimately the organizational growth of commercial banks in Rivers state . Commercial banks in Rivers state should integrate soft skills training as a continuous process, focusing not only on soft proficiency but also on interpersonal relationship-building and customer management skills. Adewale and Aremu, (2020) undertook a study on Soft Skills and Business Growth: Evidence from the Nigerian Banking Sector. This study employed a survey research method involving 300 bank employees across six major commercial commercial banks in Rivers state . Descriptive statistics and inferential tests like ANOVA were used for analysis. A positive relationship was observed between employees' soft skills proficiency (especially in emotional intelligence and leadership communication) and commercial banks in Rivers state ' market expansion, customer loyalty, and brand strength. Soft skills are a strategic asset that drives business growth through better client relations and internal collaboration. Human Resource departments should invest in leadership development, conflict resolution, and emotional intelligence training to foster a growth-oriented culture. Adetunji, (2020) carried out a study on Impact of Employee Training on Market Performance of Commercial Commercial banks in Rivers state in Nigeria. This study used a mixed-methods approach, combining employee interviews with customer satisfaction surveys. Five commercial banks in Rivers state were selected purposively from Abuja and Lagos. Soft skills training, particularly in digital service delivery, was crucial to improving customer acquisition rates. Commercial banks in Rivers state that invested more in soft training reported higher growth in digital product subscriptions and market penetration metrics. Soft upskilling directly contributes to improved market performance by enhancing employee efficiency and customer satisfaction. Commercial banks in Rivers state should align soft training programs with strategic marketing goals

to optimize employee contribution toward market expansion. Adebayo and Abimbola (2019) carried out a study on Skills Acquisition and Market Expansion Strategies in Nigerian Commercial banks in Rivers state . The researchers conducted a longitudinal study over three years, examining training records, employee performance evaluations, and market penetration rates across seven commercial banks in Rivers state . Commercial banks in Rivers state that consistently provided soft training to their customer-facing staff achieved better penetration in underserved markets, such as rural and semi-urban areas, mainly through the deployment of mobile banking platforms. Soft skills development is an enabler of market development and a critical success factor for commercial banks in Rivers state operating in competitive environments. Financial institutions should target soft upskilling not only for frontline staff but also for support departments like IT and marketing to build a holistic market penetration strategy.

Nwachukwu (2021) undertook a study on Digital Literacy and Service Delivery Efficiency in Nigerian Commercial banks in Rivers state : A Pathway to Market Growth. A case study approach was used, focusing on Zenith Bank and Access Bank. Data were collected through interviews with branch managers and secondary data on market growth indicators. Improved soft skills among employees specifically digital literacy led to faster onboarding of customers onto e-channels, leading to deeper market penetration, particularly during the COVID-19 pandemic when physical banking declined. Digital soft training has become indispensable for commercial banks in Rivers state aiming to retain existing customers and attract new ones, even during disruptive periods. Commercial banks in Rivers state should invest in digital training as a strategic imperative, embedding it within broader market expansion initiatives.

Ojo, and Agboola, (2022) carried out a study on Employee Competency Development and Organizational Market Share in the Nigerian Financial Sector. A descriptive survey involving 300 employees across ten commercial banks in Rivers state was employed, with data analyzed using Structural Equation Modeling

(SEM). A positive, statistically significant link was found between soft competency training and organizational market share growth. Employees who had undergone specialized soft training were more effective in introducing customers to new products and services. Upskilling employees in soft competencies is essential for improving customer acquisition rates and sustaining competitive advantage. HR departments should collaborate closely with marketing teams to ensure that soft training programs are designed to support customer acquisition and retention strategies.

Chukwu and Nwachukwu (2021) Caried put a study on Emotional Intelligence Training and Organizational Growth in Nigerian Commercial banks in Rivers state. Using a quasi-experimental design, the researchers conducted pre-and post-training surveys on 120 banking staff who underwent emotional intelligence training across three commercial banks in Rivers state . Employees who received emotional intelligence training demonstrated better decision-making, resilience, and customer engagement skills, which significantly contributed to higher organizational performance and market growth. Emotional intelligence, a key soft skill, has a tangible impact on organizational growth, especially in service-intensive industries like banking. Commercial banks in Rivers state should embed emotional intelligence and empathy training into their staff development programs to enhance workplace productivity and customer experience.

Ogunbanwo and Adetunji, (2022) Caried out a study on the effect of Communication Skills Training on Organizational Competitiveness in Nigerian Commercial banks in Rivers state . A case study approach was employed, focusing on two leading commercial banks in Rivers state (GTBank and First Bank). Data were gathered through in-depth interviews with HR managers and employee performance reports. Communication skills training led to fewer customer complaints, faster service delivery, and improved customer loyalty all contributing to market expansion and organizational competitiveness. Strong communication competencies among employees are critical for achieving

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

operational efficiency and fostering organizational growth. Commercial banks in Rivers state should continuously update their communication training modules to reflect modern banking communication trends, including digital and social media communication skills.

Okeke and Adeola (2023) carried out a study on Impact of Soft Skills Development on Organizational Growth in Nigeria's Financial Institutions. This study used a mixed-method approach, combining quantitative surveys of 400 banking employees with qualitative interviews of top managers. Development in soft skills areas such as negotiation, creativity, leadership, and collaboration was significantly linked to revenue growth, higher market penetration, and employee retention. In the Nigerian banking industry, soft skills are not just complementary but central to business expansion and organizational resilience. Training policies should balance soft and soft skill development, with particular attention to leadership and innovative thinking programs to enhance long-term organizational growth.

Gap in literature

While various studies (e.g., Eze & Okafor, 2019; Adetunji, 2020) have examined the impact of employee training on organisational performance globally, there remains a shortage of empirical research specifically focusing on how soft and soft skills upskilling influences market penetration and market development strategies in Nigeria's banking industry. The peculiarities of Nigeria's financial landscape including regulatory dynamics, rapid digitalization, and changing consumer behavior require a localized investigation. Most existing research tends to either focus only on soft skills (such as IT training) or only on soft skills (like communication and emotional intelligence) in isolation (e.g., Ogunleye & Olamide, 2018; Ogunbanwo & Adetunji, 2022). There is a lack of comprehensive studies that simultaneously evaluate the combined impact of both soft and

soft skills training on organisational growth metrics like market expansion.

Many studies primarily assess the relationship between training and employee performance or operational efficiency (e.g., Adebayo & Abimbola, 2019). However, few studies explicitly link soft skills training efforts to market penetration (gaining a larger share of existing markets) and market development (entering new markets), which are critical strategic growth dimensions, especially in a highly competitive banking environment. Given the fast-paced digital transformation in Nigerian banking including mobile banking, fintech integration, and AI-based services there is a gap in current research regarding how continuous upskilling in new technologies and adaptive soft skills (like customer empathy for digital services) can enable commercial banks in Rivers state to penetrate digital markets and develop new customer bases. Most available studies adopt cross-sectional designs (one-time surveys) and fail to capture the long-term impact of upskilling programs on market growth (e.g., Chukwu & Nwachukwu, 2021).

Methods

This study adopts a correlational survey research design. This design was chosen because it allows for the examination of the strength and direction of relationships between variables in this case, the adoption of soft skills training and organizational growth outcomes in commercial banks. The population of the study comprises all Human Resource (HR) management personnel in commercial banks operating within Rivers State, Nigeria. Specifically, this includes one recruitment officer, an HR manager, and an assistant HR manager from each bank. Based on verified data from the Central Bank of Nigeria and commercial bank branch locators, there are approximately 23 commercial banks operating in the state, resulting in a total population of 69 HR personnel (23 banks × 3 HR personnel per bank). See appendix for population table.

Table 1: sample size

S/N	Commercial Bank Name	Respondents
1	Access Bank Plc	3 HR personnel
2	Citibank Nigeria Limited	3 HR personnel
3	Ecobank Nigeria Plc	3 HR personnel
4	Fidelity Bank Plc	3 HR personnel
5	First Bank Nigeria Limited	3 HR personnel
6	First City Monument Bank (FCMB) Plc	3 HR personnel
7	Guaranty Trust Bank (GTBank) Plc	3 HR personnel
8	Heritage Bank Plc	3 HR personnel
9	Jaiz Bank Plc	3 HR personnel
10	Keystone Bank Limited	3 HR personnel
11	Polaris Bank Plc	3 HR personnel
12	Premium Trust Bank	3 HR personnel
13	Stanbic IBTC Bank Plc	3 HR personnel
14	Sterling Bank Plc	3 HR personnel
15	Union Bank of Nigeria Plc	3 HR personnel
16	United Bank for Africa (UBA) Plc	3 HR personnel
17	Unity Bank Plc	3 HR personnel
18	Wema Bank Plc	3 HR personnel
19	Zenith Bank Plc	3 HR personnel
20	Globus Bank Limited	3 HR personnel
21	Providus Bank Limited	3 HR personnel
22	Titan Trust Bank Limited	3 HR personnel
23	SunTrust Bank Nigeria Limited	3 HR personnel
	Total	69 Respondents

Source: Researcher field computation

Given the manageable size of the target population (69 HR personnel), the study employed a census sampling technique, thereby including the entire population in the research. This approach was both reasonable and feasible within the available timeframe and resources. Additionally, a purposive sampling method was applied to ensure that only relevant HR personnel specifically, one recruitment officer, one HR manager, and one

assistant HR manager per bank were selected for the study, resulting in a total of 69 respondents (3 personnel × 23 banks).

A structured, closed-ended questionnaire was developed and administered to gather data on the use of soft skills training (including soft and soft skills) and its impact on organizational growth (market penetration and market development). Data collected were analyzed using Statistical

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

Package for the Social Sciences (SPSS) Version 25. Descriptive statistics such as means, frequencies, and percentages were used to summarize participant demographics. To test the hypotheses and examine the strength and direction of relationships between upskilling and organizational growth

variables, Pearson Product-Moment Correlation analysis was conducted.

Results

Out of the 69 copies administered, 65 copies of the questionnaire were retrieved which form the basis of the analysis.

Table 2: Descriptive Statistics on soft skills training and organisational growth

	N	Min	Max	Sum	Mean	Std. Dev
Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills.	65	1	5	205	3.15	1.215
Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance.	65	1	5	205	3.15	1.361
Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State.	65	1	5	205	3.15	1.107
Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets.	65	1	5	221	3.40	1.487
Valid N (listwise)	65					

Source: Survey Data (2023) via SPSS Version 22.

The descriptive statistics presented in Table 2 provide insights into how respondents perceive the impact of soft skills training on the organizational growth of commercial banks in Rivers State. The responses were measured on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), and the analysis included 65 valid responses.

Soft Skills Training: The item "Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills" recorded a mean score of 3.15 with a standard deviation of 1.215. This suggests that, on average, respondents moderately agree that soft skills training is regularly provided in their banks. The relatively high standard deviation indicates some variability in responses, implying that while some banks are consistent in soft skills training, others may not be as proactive. For the statement "Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance", the mean score is also 3.15, with a higher standard deviation of 1.361. This again reflects moderate agreement among respondents that soft training improves job

performance. The higher variation in responses suggests differing levels of implementation or effectiveness across banks. The statement "Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State" also received a mean of 3.15, and a standard deviation of 1.107. This indicates that respondents generally perceive a moderate positive effect of upskilling on market penetration, with less variation compared to soft skill training, suggesting more uniform perceptions across banks. The item "Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets" recorded the highest mean score of 3.40 and a standard deviation of 1.487. This suggests a moderately strong agreement among respondents that upskilling has supported market development. However, the high standard deviation indicates substantial variability, reflecting that this impact may be more evident in some banks than others. Overall, the findings suggest that commercial banks in Rivers State are moderately engaging in soft skills training

efforts, and these efforts are perceived to contribute positively though variably to both internal market growth and expansion into new markets. The consistency in mean scores across soft and soft skills training underscores the perceived value of both in driving organizational growth. However, the wide

standard deviations point to differences in execution or effectiveness across different institutions.

H01: There is no significant relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers state in Rivers State.

Table 3: Correlations on Soft Skills Training and Market Penetration

		Soft Skills Training	Market Penetration
Soft Skills Training	Pearson Correlation	1	.855**
	Sig. (2-tailed)		.000
	N	65	65
Market Penetration	Pearson Correlation	.855**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

Hypothesis H₀₁: There is no significant relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers State. The correlation analysis presented in Table 3 shows a Pearson correlation coefficient (r) of 0.855 between Soft Skills Training and Market Penetration, with a p-value of 0.000 (2-tailed). The correlation coefficient of 0.855 indicates a very strong positive relationship between soft skills training and market penetration. This suggests that as soft training of employees improves, the ability of the bank to deepen its presence in existing markets also increases significantly. The significance value (Sig. 2-tailed) is 0.000, which is less than the standard alpha level of 0.01. This means that the result is statistically significant at the 1% level. Since the p-value is less than 0.01 and

the correlation is strongly positive, the null hypothesis (H₀₁) is rejected. This implies that: There is a significant and strong positive relationship between soft skills training and market penetration in commercial banks operating in Rivers State. This result reinforces the idea that investment in soft skills such as training in digital banking systems, data analysis tools, and emerging technologies can directly support the strategic goal of expanding the bank’s reach and competitiveness within its existing customer base and market segments.

H02: There is no significant relationship between Soft Skills Training and Market Development of commercial banks in Rivers state in Rivers State.

Table 4: Correlations on Soft Skills Training and Market Development

		Soft Skills Training	Market Development
Soft Skills Training	Pearson Correlation	1	.680**
	Sig. (2-tailed)		.000

Market Development	N	65	65
	Pearson Correlation	.680**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

Hypothesis H02: There is no significant relationship between Soft Skills Training and Market Development of commercial banks in Rivers State. Interpretation: Table 4 reveals a Pearson correlation coefficient (r) of 0.680 between Soft Skills Training and Market Development, with a significance level (p-value) of 0.000. The correlation coefficient of 0.680 indicates a strong positive relationship between the two variables. This suggests that increased soft training for employees is associated with improved market development such as entering new customer segments or expanding into new geographic areas. The p-value of 0.000 is less than the 0.01 significance level, meaning that the

observed relationship is statistically significant and not due to chance. Since the p-value is less than 0.01, the null hypothesis (H02) is rejected. Therefore: There is a significant and strong positive relationship between soft skills training and market development in commercial banks in Rivers State. This result implies that when commercial banks invest in training employees in advanced soft competencies like digital tools, data analytics, and fintech systems they are better positioned to explore and succeed in new markets. It highlights soft upskilling as a strategic driver for innovation, diversification, and long-term growth.

H03: There is no significant relationship between Soft Skills Training and

operational growth of commercial banks in Rivers state in Rivers State.

Table 5: Correlations on Soft Skills Training and operational growth

		Soft Skills Training	Market Penetration
Soft Skills Training	Pearson Correlation	1	.637**
	Sig. (2-tailed)		.000
	N	65	65
Market Penetration	Pearson Correlation	.637**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

Hypothesis H_{03} : There is no significant relationship between Soft Skills Training and operational growth of commercial banks in Rivers State. Interpretation: According to Table 5, the Pearson correlation coefficient (r) is 0.637 between Soft Skills Training and Market Penetration, with a significance value (p) of 0.000. The correlation coefficient of 0.637 indicates a moderately strong positive relationship between soft skills training and operational growth. This means that improvements in soft skills such as communication, leadership, and teamwork among employees are associated with enhanced success in gaining greater market share within existing markets. The p -value (0.000) is less than 0.01, showing that the correlation is statistically significant at the 1% level, and the relationship is not due to chance. Since the p -value is less than 0.01, the null hypothesis (H_{03}) is rejected. This leads to the conclusion that: There is a significant and positive relationship between soft skills training and operational growth among commercial banks in Rivers State.

Summary of findings

1. There is a significant relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers state in Rivers State.
2. There is a significant relationship between Soft Skills Training and Market Development of commercial banks in Rivers state in Rivers State.
3. There is a significant relationship between Soft Skills Training and operational growth of commercial banks in Rivers state in Rivers State.

Discussion of findings

Soft Skills Training and Market Penetration

Hypothesis H_{01} : There is no significant relationship between Soft Skills Training and Market Penetration of commercial banks in Rivers State. The correlation analysis presented in Table 3 shows a Pearson correlation coefficient (r) of 0.855 between Soft Skills Training and Market Penetration, with a p -value of 0.000 (2-tailed). The

correlation coefficient of 0.855 indicates a very strong positive relationship between soft skills training and market penetration. This suggests that as soft training of employees improves, the ability of the bank to deepen its presence in existing markets also increases significantly. The significance value (Sig. 2-tailed) is 0.000, which is less than the standard alpha level of 0.01. This means that the result is statistically significant at the 1% level. Since the p -value is less than 0.01 and the correlation is strongly positive, the null hypothesis (H_{01}) is rejected. This implies that: There is a significant and strong positive relationship between soft skills training and market penetration in commercial banks operating in Rivers State. This result reinforces the idea that investment in soft skills such as training in digital banking systems, data analysis tools, and emerging technologies can directly support the strategic goal of expanding the bank's reach and competitiveness within its existing customer base and market segments. Similarly, Ogunleye and Olamide (2018) carried out a study on Soft Skills Development and Competitive Advantage in Nigeria's Financial Sector. The study found a strong positive relationship between soft skills training (especially IT and digital banking skills) and commercial banks in Rivers state's ability to expand their market share. Employees who received continuous soft training were more effective in driving mobile banking adoption and customer acquisition. Soft skills training significantly enhances commercial banks in Rivers state's market penetration by equipping employees to deliver innovative banking services tailored to evolving customer needs. Nigerian commercial banks in Rivers state should institutionalize regular soft upskilling programs, focusing on emerging areas like cybersecurity, artificial intelligence, and blockchain to sustain and grow their market share.

Soft Skills Training and Market Development

Hypothesis H_{02} : There is no significant relationship between Soft Skills Training and Market Development of commercial banks in Rivers State. Interpretation: Table 4 reveals a Pearson correlation coefficient (r) of 0.680 between Soft Skills Training and Market Development, with a significance level (p -

value) of 0.000. The correlation coefficient of 0.680 indicates a strong positive relationship between the two variables. This suggests that increased soft training for employees is associated with improved market development such as entering new customer segments or expanding into new geographic areas. The p-value of 0.000 is less than the 0.01 significance level, meaning that the observed relationship is statistically significant and not due to chance. Since the p-value is less than 0.01, the null hypothesis (H_{02}) is rejected. Therefore: There is a significant and strong positive relationship between soft skills training and market development in commercial banks in Rivers State. This result implies that when commercial banks invest in training employees in advanced soft competencies like digital tools, data analytics, and fintech systems they are better positioned to explore and succeed in new markets. It highlights soft upskilling as a strategic driver for innovation, diversification, and long-term growth. Similarly, Adebayo and Abimbola (2019) carried out a study on Skills Acquisition and Market Expansion Strategies in Nigerian Commercial banks in Rivers state . Soft skills development is an enabler of market development and a critical success factor for commercial banks in Rivers state operating in competitive environments. Financial institutions should target soft upskilling not only for frontline staff but also for support departments like IT and marketing to build a holistic market penetration strategy.

Soft Skills Training and operational growth

According to Table 5, the Pearson correlation coefficient (r) is 0.637 between Soft Skills Training and Market Penetration, with a significance value (p) of 0.000. The correlation coefficient of 0.637 indicates a moderately strong positive relationship between soft skills training and operational growth. This means that improvements in soft skills such as communication, leadership, and teamwork among employees are associated with enhanced success in gaining greater market share within existing markets. The p-value (0.000) is less than 0.01, showing that the correlation is statistically significant at the 1% level, and the relationship is not due to

chance. Since the p-value is less than 0.01, the null hypothesis (H_{03}) is rejected. This leads to the conclusion that: There is a significant and positive relationship between soft skills training and operational growth among commercial banks in Rivers State. Similarly, Eze and Okafor, (2019) undertook a study on the Influence of Soft Skills Training on the Performance of Nigerian Bank Employees. The study found that training programs focused on communication, problem-solving, and teamwork skills significantly improved employee performance, leading to improved customer satisfaction and organizational growth. The study concluded that Soft skills training is crucial in enhancing service delivery, employee adaptability, and ultimately the organizational growth of commercial banks in Rivers state. Commercial banks in Rivers state should integrate soft skills training as a continuous process, focusing not only on soft proficiency but also on interpersonal relationship-building and customer management skills.

Conclusion

The study concludes that soft skills training has a significant and positive influence on the organizational growth of commercial banks in Rivers State. Soft training enhances employee productivity and equips them with the competencies needed for operational excellence and technological adaptation. Soft skills, on the other hand, improve interpersonal communication, customer service, and internal collaboration. The positive correlations with market penetration and market development suggest that upskilling is not merely a human resource function, but a strategic tool for achieving growth, customer expansion, and competitiveness in the evolving financial services sector.

Recommendations

Based on the findings, the following recommendations are made:

1. Commercial banks should continuously invest in soft upskilling, particularly in areas such as digital banking, data analytics, cybersecurity, and emerging financial technologies. This will enhance operational capabilities and support expansion strategies.

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

2. Training in communication, teamwork, conflict resolution, and leadership should be integrated into employee development plans. These competencies are essential for improving customer engagement and fostering workplace cohesion.
3. Banks should align employee development programs with broader strategic objectives such as market growth and service innovation. Training impact should be tracked using performance metrics tied to market outcomes.

References

- Adebayo, A., & Abimbola, T. (2019). Skills acquisition and market expansion strategies in Nigerian commercial banks in Rivers state. *Nigerian Journal of Management Sciences*, 8(1), 45–60.
- Adebayo, A., & Abimbola, T. (2019). Skills acquisition and market expansion strategies in Nigerian commercial banks in Rivers state. *Nigerian Journal of Management Sciences*, 8(1), 45–60.
- Adeola, O., & Adebisi, S. O. (2014). Service quality, perceived value and customer satisfaction as determinants of airline choice in Nigeria. *International Journal of Management and Social Sciences Research*, 3(5), 41–50.
- Adeola, O., & Adebisi, S. O. (2014). Service quality, perceived value and customer satisfaction as determinants of airline choice in Nigeria. *International Journal of Management and Social Sciences Research*, 3(5), 41–50.
- Adetunji, M. O. (2020). Impact of employee training on market performance of commercial banks in Rivers state in Nigeria. *Journal of Banking and Finance*, 6(2), 112–124.
- Adewale, A. O., & Aremu, M. A. (2020). Soft skills and business growth: evidence from the Nigerian banking sector. *Nigerian Journal of Management Research*, 8(1), 112–127.
- Akinbami, F. (2011). Financial inclusion: Policies and practices in Nigeria. *Journal of Sustainable Development in Africa*, 13(3), 61–73
- Ansoff, H. I. (1957). Strategies for diversification. *Harvard Business Review*, 35(5), 113–124.
- Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99–120.
- Bass, B. M. (1990). *Bass & Stogdill's Handbook of Leadership: Theory, Research, and Managerial Applications* (3rd ed.). Free Press.
- Becker, G. S. (1964). *Human Capital: A theoretical and empirical analysis*. University of Chicago Press.
- Cascio, W. F., & Boudreau, J. W. (2016). The Search for Global Competence: From International HR to Talent Management. *Journal of World Business*, 51(1), 103–114.
- Chukwu, B. A., & Nwachukwu, C. E. (2021). Emotional intelligence training and organizational growth in Nigerian commercial banks in Rivers state. *African Journal of Social and Behavioural Sciences*, 9(2), 89–103.
- Eze, F. O., & Okafor, L. I. (2019). The influence of soft skills training on the performance of Nigerian bank employees. *Journal of Business and Management Studies*, 6(2), 56–67.
- Eze, S. C., Chinedu-Eze, V. C., & Bello, A. O. (2020). The impact of e-banking on customer satisfaction: evidence from Nigeria's financial sector. *International Journal of Financial Studies*, 8(2), 27.

- Eze, S. C., Chinedu-Eze, V. C., & Bello, A. O. (2020). The impact of e-banking on customer satisfaction: evidence from Nigeria's financial sector. *International Journal of Financial Studies*, 8(2), 27.
- Garvin, D. A. (1993). Building a learning organization. *Harvard Business Review*, 71(4), 78–91.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education Limited.
- LinkedIn. (2021). *Workplace Learning Report: Skill Building in the New World of Work*. Retrieved from LinkedIn Learning Reports.
- Noe, R. A. (2017). *Employee Training and Development* (7th ed.). McGraw-Hill Education.
- Nwachukwu, C. E. (2021). Digital Literacy and Service Delivery Efficiency in Nigerian Commercial banks in Rivers state: A Pathway to Market Growth. *Journal of Business and Technology*, 9(3), 140–153.
- Ogunbanwo, A. O., & Adetunji, O. M. (2022). The effect of communication skills training on organizational competitiveness in Nigerian commercial banks in Rivers state. *Journal of Banking Innovation and Development*, 10(1), 77–92.
- Ogunleye, O. S., & Olamide, A. S. (2018). Soft skills development and competitive advantage in Nigeria's financial sector. *African Journal of Business Management*, 12(4), 89–98.
- Ogunyomi, P. O., & Bruning, N. S. (2016). Human resource management and organizational performance of small and medium enterprises in Nigeria. *The International Journal of Human Resource Management*, 27(6), 612–634.
- Ojo, S. I., & Agboola, A. (2022). Employee competency development and organizational market share in the Nigerian financial sector. *International Journal of Finance and Banking Research*, 8(1), 25–38.
- Okeke, P. U., & Adeola, A. (2023). Impact of soft skills development on organizational growth in Nigeria's financial institutions. *Journal of African Business Studies*, 15(2), 133–150.
- Omoijiade, A. O., & Ikiebe, R. (2020). Emotional Intelligence and employee performance in selected commercial banks in Rivers state in Lagos, Nigeria. *International Journal of Management Studies and Research*, 8(3), 1–9.
- Penrose, E. T. (1959). *The theory of the growth of the firm*. Oxford University Press.
- Robles, M. M. (2012). Executive perceptions of the top 10 soft skills needed in today's workplace. *Business Communication Quarterly*, 75(4), 453–465.
- Schultz, T. W. (1961). Investment in Human Capital. *American Economic Review*, 51(1), 1–17.
- Senge, P. (1990). *The Fifth Discipline: The art and practice of the learning organization*. Doubleday.
- World Economic Forum. (2020). *The future of Jobs Report 2020*. Geneva: World Economic Forum.

**APPENDIX A
QUESTIONNAIRE
Section A**

Instructions: Tick the most appropriate response that appeals to you.

S/N	Soft skills training	1	2	3	4	5
1.	Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills.					
2.	Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance.					
Organisational growth						
3.	Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State.					
4.	Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets.					

**APPENDIX B
SPSS OUTPUT**

MVA VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010 .

MVA

		Notes
Output Created		18-JUN-202307:07:23
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Syntax		MVA VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010 .
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

Univariate Statistics

	N	Mean	Std. Deviation	Missing		No. of Extremes ^a	
				Count	Percent	Low	High
VAR00001	65	3.15	1.215	0	.0	0	0
VAR00002	65	3.15	1.361	0	.0	0	0
VAR00009	65	3.15	1.107	0	.0	0	0
VAR00010	65	3.40	1.487	0	.0	0	0

a. Number of cases outside the range (Q1 - 1.5*IQR, Q3 + 1.5*IQR).

DESCRIPTIVES VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010
/STATISTICS=MEAN SUM STDDEV MIN MAX.

Descriptives

		Notes
Output Created		18-JUN-202307:07:31
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010 /STATISTICS=MEAN SUM STDDEV MIN MAX.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.02

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills.	65	1	5	205	3.15	1.215

Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance.	65	1	5	205	3.15	1.361
Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State.	65	1	5	205	3.15	1.107
Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets.	65	1	5	221	3.40	1.487
Valid N (listwise)	65					

FREQUENCIES VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010
/ORDER=ANALYSIS.

Frequencies

		Notes
Output Created		18-JUN-202307:07:44
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=VAR00001 VAR00002 VAR00009 VAR00010 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

		Statistics			
		Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills.	Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance.	Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State.	Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets.
N	Valid	65	65	65	65
	Missing	0	0	0	0

Frequency Table

Our bank regularly provides training that enhances employees' communication, teamwork, and leadership skills.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	13.8	13.8	13.8
	2	8	12.3	12.3	26.2
	3	20	30.8	30.8	56.9
	4	20	30.8	30.8	87.7
	5	8	12.3	12.3	100.0
Total		65	100.0	100.0	

Soft skill training (e.g., digital banking systems, data analysis tools) provided to staff has improved their job performance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	13.8	13.8	13.8
	2	12	18.5	18.5	32.3
	3	20	30.8	30.8	63.1
	4	8	12.3	12.3	75.4
	5	16	24.6	24.6	100.0
Total		65	100.0	100.0	

Soft skills training has contributed to an increase in our bank's customer base within existing markets in Rivers State.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	5	7.7	7.7	7.7
2	16	24.6	24.6	32.3
3	12	18.5	18.5	50.8
4	28	43.1	43.1	93.8
5	4	6.2	6.2	100.0
Total	65	100.0	100.0	

Through enhanced employee capabilities, our bank has successfully entered new customer segments or geographic markets.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	9	13.8	13.8	13.8
2	12	18.5	18.5	32.3
3	12	18.5	18.5	50.8
4	8	12.3	12.3	63.1
5	24	36.9	36.9	100.0
Total	65	100.0	100.0	

Dr. Victor Barinua: Soft Skills Training and Organisational Growth of Commercial Banks in Rivers State

CORRELATIONS

/VARIABLES=VAR00001 VAR00002
 /PRINT=TWOTAIL NOSIG
 /MISSING=PAIRWISE

Correlations

Notes

Output Created	18-JUN-202307:15:45	
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.

Syntax	CORRELATIONS	
	/VARIABLES=VAR00001 VAR00002	
	/PRINT=TWOTAIL NOSIG	
	/MISSING=PAIRWISE.	
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.03

Correlations

		Soft Skills Training	Market Penetration
Soft Skills Training	Pearson Correlation	1	.855**
	Sig. (2-tailed)		.000
	N	65	65
Market Penetration	Pearson Correlation	.855**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

```
CORRELATIONS
/VARIABLES=VAR00001 VAR00002
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.
```

Correlations

		Notes
Output Created		18-JUN-202307:17:00
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.

Syntax		CORRELATIONS /VARIABLES=VAR00001 VAR00002 /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

Correlations

		Soft Skills Training	Market Development
Soft Skills Training	Pearson Correlation	1	.680**
	Sig. (2-tailed)		.000
	N	65	65
Market Development	Pearson Correlation	.680**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

```
CORRELATIONS
/VARIABLES=VAR00001 VAR00002
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE
```

Correlation

Correlations

		Soft Skills Training	Market Penetration
Soft Skills Training	Pearson Correlation	1	.637**
	Sig. (2-tailed)		.000
	N	65	65
Market Penetration	Pearson Correlation	.637**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).

```
CORRELATIONS
/VARIABLES=VAR00001 VAR00002
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.
```

Correlations

Notes

Output Created	18-JUN-202307:31:34	
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	65
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax	CORRELATIONS /VARIABLES=VAR00001 VAR00002 /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.	
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

Correlations

		Soft Skills Training	Operational growth
Soft Skills Training	Pearson Correlation	1	.587**
	Sig. (2-tailed)		.000
	N	65	65
Operational growth	Pearson Correlation	.587**	1
	Sig. (2-tailed)	.000	
	N	65	65

** . Correlation is significant at the 0.01 level (2-tailed).