

# CUSTOMIZED ONBOARDING PROCESSES AND NEW HIRE INTEGRATION IN THE BANKING SECTOR

**Emmanuel, Ethel Ifeyinwa. PhD**

Department of Employment Relations/Human Resource Management, Faculty of Administration and Management,  
Rivers State University

***Abstract:** This study explores the impact of customized onboarding processes on new hire integration within the banking sector in Rivers State, Nigeria. It aims to determine the relationships between personalized training and development, mentorship programs, job role competence, and organizational commitment. The population comprises 237 employees from deposit money banks in Rivers State. Using a survey design, a sample size of 148 was determined using the Krejcie and Morgan (1970) table and the simple random sampling technique was used. The findings revealed strong positive correlations between personalized training and job role competence and a strong association between mentorship programs and organizational commitment. The study highlights the importance of tailored onboarding strategies that enhance employee skill development and foster a commitment to the organization. The study recommends implementing personalized training initiatives, structured mentorship programs, and creating a supportive learning environment to facilitate new hire integration.*

***Keywords:** Customized Onboarding Processes, Mentorship Programs, New Hire Integration, Organizational Commitment, Personalized Training.*

## INTRODUCTION

The integration of new hires is a critical process that directly influences employee performance, customer satisfaction, and overall organizational success. Given the highly regulated and customer-focused nature of the industry, effective integration ensures that new employees quickly adapt to the organizational culture, operational systems, and compliance requirements. The banking sector operates under strict regulatory frameworks, and employees must be well-versed in compliance, anti-money laundering (AML) laws, customer data protection, and other legal requirements. Effective new hire integration ensures that employees are properly trained in these critical areas from the start, reducing the likelihood of costly errors, non-compliance, or legal issues (Wright, 2020). By providing new hires with the necessary training and resources, banks can mitigate operational risks and enhance their adherence to regulatory standards.

New hire integration programs that are well-structured enable employees to reach full productivity faster. In banking, where employees handle complex financial transactions, customer service interactions, and digital systems, a streamlined onboarding and integration process accelerates their learning curve. Research indicates that organizations with strong onboarding programs experience a 54% increase in new hire productivity (Bradt & Vonnegut, 2009). Faster integration allows new hires to contribute effectively and meet performance expectations sooner, which is

crucial in a fast-paced industry like banking. Studies have shown that effective new hire integration positively influences employee retention rates. New hires who feel supported and connected to their new workplace are more likely to remain with the organization long-term (Klein et al., 2015). In the banking sector, where talent acquisition and retention are ongoing challenges, integrating new employees effectively helps build a sense of belonging and commitment to the organization. This reduces turnover costs and ensures the retention of valuable talent.

Banking is a customer-driven sector, and new hires need to be aligned with the institution's customer service philosophy early on. Effective integration ensures that employees understand the importance of customer satisfaction, financial advisory roles, and building long-term customer relationships (Bauer, 2010). This is particularly important for front-office staff, whose interactions with clients directly impact the bank's reputation and customer loyalty. A well-integrated employee is more likely to deliver high-quality service, enhancing both customer satisfaction and brand loyalty. The banking industry is rapidly evolving due to digital transformation, with an increasing reliance on online banking, mobile services, and financial technology (FinTech). For new hires, integration involves understanding not only traditional banking operations but also the latest technologies that drive modern banking services (Hartwell & Roth, 2019). Effective integration programs provide employees with the tools and knowledge to adapt to these technological changes, allowing them to work efficiently in both traditional and digital banking environments.

Successful new hire integration fosters a sense of organizational culture, collaboration, and shared values. In the banking sector, where teamwork and interdepartmental cooperation are vital, integrating employees into the culture of the bank enhances their ability to work effectively with colleagues from different divisions, such as retail banking, corporate banking, and wealth management (Ellis et al., 2017). This is critical in ensuring that employees not only understand their individual roles but also how they contribute to the broader organizational objectives. However, in today's dynamic business environment, organizations are placing greater emphasis on effective onboarding strategies as a critical component of talent management. Onboarding, the process through which new employees are integrated into an organization, is increasingly recognized for its role in shaping long-term employee success and retention (Bauer, 2010). Traditional onboarding, often uniform in its approach, may overlook the specific needs of new hires based on their roles, skills, and expectations. This has led to the rise of customized onboarding processes, which are designed to provide personalized experiences that accelerate new employee integration and engagement (Ellis et al., 2017).

Customized onboarding focuses on aligning the training and development of new hires with their specific job roles and individual learning needs. This approach not only enhances job readiness but also fosters early socialization and a deeper connection to the organization's culture and values (Klein et al., 2015). In sectors such as banking, where regulatory compliance, technical expertise, and customer service excellence are essential, effective onboarding is crucial to ensuring that employees can quickly adapt and perform at optimal levels (Hartwell & Roth, 2019). Meyer & Bartels (2017) posits that new hires who undergo tailored onboarding processes are more likely to exhibit higher levels of job satisfaction, performance, and organizational commitment.

Despite several studies on onboarding (Klein et al., 2015; Meyer & Bartels, 2017; Bauer, 2010) and new hire integration (Wright, 2020; Ellis et al., 2017), there remains a lack of empirical research specifically examining the influence of customized onboarding processes on new hire integration within the banking sector in Rivers State. This gap in the literature motivates this study, as understanding how tailored onboarding approaches impact employee integration is critical for enhancing organizational performance and employee satisfaction in this sector. By focusing on personalized training and mentorship programs, this research aims to provide valuable insights into how customized onboarding can facilitate job role competence and foster organizational commitment among new hires. Ultimately, this study seeks to bridge the observed gap in the literature and contribute to the development of effective onboarding practices that can lead to improved integration outcomes in the banking industry.

### **STATEMENT OF PROBLEM**

New hire integration in the banking sector presents several challenges that can significantly impact employee performance, satisfaction, and retention. One major issue is the lack of structured onboarding processes that adequately prepare new hires for their roles. Many banks fail to provide comprehensive training programs tailored to the specific needs of their employees, resulting in gaps in essential knowledge and skills required for effective job performance. This deficiency can lead to increased anxiety and frustration among new hires, ultimately affecting their engagement and productivity levels (Bauer, 2010). Additionally, the rapid pace of change in the banking industry, driven by technological advancements and evolving regulatory requirements, poses a significant challenge for new employees. As new hires attempt to acclimate to a complex and dynamic work environment, they often struggle to understand and adapt to the organizational culture, which can hinder their integration process (Saks & Gruman, 2014). Without proper support and resources, new employees may face difficulties in building relationships with colleagues and establishing a sense of belonging, further exacerbating feelings of isolation and disengagement.

Furthermore, the lack of mentorship programs within many banks limits opportunities for new hires to seek guidance and support from experienced employees. This absence of mentorship can impede knowledge transfer and hinder new employees' ability to navigate workplace challenges effectively. Consequently, the failure to address these integration issues often lead to high turnover rates, reduced organizational commitment, and an overall decline in employee morale, ultimately impacting the bank's performance and customer service quality (Klein et al., 2015). Moreover, the global financial crisis and ongoing economic fluctuations have intensified the need for banks to ensure effective integration of new hires. In a highly competitive and regulated environment, organizations that fail to prioritize new employee integration often struggle to maintain operational efficiency and deliver exceptional customer service. Effective onboarding processes are critical for enhancing new hire performance and ensuring they align with the organization's strategic goals (Kraimer et al., 2011).

New hire integration problems can arise when customized onboarding processes are poorly designed or inadequately implemented in the banking sector. A lack of tailored onboarding can lead to insufficient training and support, leaving new employees feeling overwhelmed and unprepared for their roles. Without a structured framework that addresses specific job functions and organizational culture, new hires may struggle to assimilate effectively, resulting in heightened

anxiety and confusion during their initial weeks. Additionally, when onboarding fails to include personalized mentorship or peer support opportunities, newcomers might find it challenging to build relationships with colleagues, further exacerbating feelings of isolation and disengagement. This disconnect can negatively impact their job performance, job satisfaction, and overall organizational commitment, ultimately contributing to increased turnover rates and diminished productivity within the bank (Klein et al., 2015; Saks & Gruman, 2014). By addressing these integration challenges through customized onboarding process, banks can cultivate a more engaged and competent workforce, thereby improving overall organizational effectiveness.

### **AIM AND OBJECTIVES OF THE STUDY**

The study aim is to examine the influence of customized onboarding processes on new hire integration in the banking sector in Rivers State. The specific objectives are to:

1. Determine the relationship between personalized training and development and job role competence of banking sector in Rivers State.
2. Assess the relationship between personalized training and development and organizational commitment of banking sector in Rivers State.
3. Examine the relationship between mentorship programs and job role competence of banking sector in Rivers State.
4. Investigate the relationship between mentorship Programs and organizational commitment of banking sector in Rivers State.

### **RESEARCH QUESTIONS**

1. What is the relationship between personalized training and development and job role competence of banking sector in Rivers State?
2. How does personalized training and development relate with organizational commitment of banking sector in Rivers State?
3. What is the relationship between mentorship programs and job role competence of banking sector in Rivers State?
4. How does mentorship Programs relate with organizational commitment of banking sector in Rivers State?

### **RESEARCH HYPOTHESES**

Ho<sub>1</sub>: There is no significant relationship between personalized training and development and job role competence of banking sector in Rivers State.

Ho<sub>2</sub>: There is no significant relationship between personalized training and development and organizational commitment of banking sector in Rivers State

Ho<sub>3</sub>: There is no significant relationship between mentorship programs and job role competence of banking sector in Rivers State.

Ho<sub>4</sub>: There is no significant relationship between mentorship programs and organizational commitment of banking sector in Rivers State

## **SOCIALIZATION THEORY**

Socialization Theory provides a framework for understanding how new employees adapt to their roles and integrate into organizations. It posits that organizational socialization is essential for newcomers to learn the necessary values, norms, behaviours, and skills to function effectively (Van Maanen & Schein, 1979). The theory outlines three stages of socialization: anticipatory socialization, where new hires form initial expectations about the organization; the encounter stage, where they experience the realities of their job and culture; and metamorphosis, which marks their transition into fully integrated members of the organization. Customized onboarding processes can effectively address each of these stages, ensuring new employees feel prepared and supported throughout their transition.

Additionally, customized onboarding programs facilitate the assimilation of new employees into the organizational culture by providing tailored experiences that reflect the company's values. Socialization Theory emphasizes cultural understanding as crucial for successful integration. Mentorship programs and personalized training reinforce these values, helping newcomers align their behaviours with established employees. By internalizing the organizational culture, new hires are more likely to exhibit commitment and job satisfaction, enhancing their performance and retention (Klein et al., 2015; Smith, 2020). The theory also highlights the importance of social relationships; a customized onboarding process that fosters mentorship and networking can enhance socialization experiences. Strong social networks within organizations correlate with higher job satisfaction and organizational commitment (Allen et al., 2021), underscoring the need for onboarding practices that prioritize relationship-building for effective integration.

## **CUSTOMIZED ONBOARDING PROCESS**

The customized onboarding process refers to the tailored approach organizations take to integrate new hires into the workplace. This process recognizes that each employee has unique backgrounds, skill sets, and expectations that require a specific strategy to facilitate their successful transition. A customized onboarding approach enhances employee engagement by addressing individual needs, thereby increasing job satisfaction and reducing turnover rates. Research indicates that organizations implementing tailored onboarding strategies can significantly improve new hire retention, leading to better overall performance (Bauer, 2010; Kahn & Byun, 2020).

Moreover, customized onboarding processes often leverage technology to deliver personalized experiences. Digital platforms can be used to create individualized training modules that allow new hires to progress at their own pace while receiving support relevant to their roles. This flexibility ensures that employees feel equipped and valued from their first day, fostering a sense of belonging and commitment to the organization. According to a study by O'Connell and Kung (2018), companies that employ customized onboarding processes report enhanced engagement and productivity among new hires, further emphasizing the importance of such strategies in modern workplaces.

Customized onboarding processes are essential for facilitating new hire integration in the banking sector, as they provide tailored experiences that address the unique needs and challenges faced by new employees. By focusing on the specific roles and responsibilities of new hires, these processes

ensure that employees receive relevant training and resources, which enhances their understanding of organizational culture and operational procedures. Customized onboarding fosters engagement and commitment by incorporating mentorship programs and peer networking opportunities, enabling new hires to build relationships with colleagues and feel supported during their transition. This personalized approach not only increases job satisfaction and reduces turnover rates but also promotes a sense of belonging and alignment with the bank's strategic goals, ultimately contributing to improved performance and customer service quality (Bauer, 2010; Klein et al., 2015).

### **Personalized Training and Development**

Personalized training and development are a critical component of the onboarding process that focuses on tailoring learning experiences to fit the specific needs and goals of new hires. This approach is particularly beneficial in sectors such as banking, where employees must quickly acquire specialized knowledge and skills to navigate complex regulatory environments and customer expectations. By offering personalized training, organizations can ensure that new hires receive relevant information and skills pertinent to their roles, which can significantly enhance their competence and confidence in performing job duties (Klein et al., 2015; Hartwell & Roth, 2019).

Furthermore, personalized training fosters a culture of continuous learning and development, encouraging employees to engage with their roles actively. When training programs are aligned with individual career aspirations and strengths, new hires are more likely to feel motivated to succeed and contribute to organizational goals. A study by Noe et al. (2019) found that organizations that provide tailored training experiences report higher levels of employee engagement and performance outcomes. Therefore, implementing personalized training and development strategies not only benefits new hires but also strengthens the organization's overall capabilities and performance.

### **Mentorship Programs**

Mentorship programs are integral to the onboarding process, offering new hires the opportunity to learn from experienced colleagues who can provide guidance, support, and insight into the organizational culture. These programs create a structured framework for knowledge transfer and socialization, which is essential for helping newcomers navigate their roles effectively. Mentorship relationships can lead to improved job satisfaction and retention, as employees who feel supported are more likely to commit to their organization (Kram, 1985; Smith, 2020).

Additionally, mentorship programs facilitate the development of professional networks, allowing new hires to build relationships with peers and leaders within the organization. This social support not only aids in skill acquisition but also fosters a sense of belonging and community among employees. According to a study by Allen et al. (2021), organizations with robust mentorship programs experience higher levels of organizational commitment among new hires, reinforcing the importance of mentorship as a key component of successful onboarding.

### **NEW HIRE INTEGRATION**

New hire integration is the process through which new employees acclimatize to their roles and the organizational culture. Effective integration is crucial for employee success, as it influences

their ability to contribute meaningfully to the organization from the outset. Integration activities may include orientation sessions, team-building exercises, and social events that promote connection with colleagues. Research suggests that organizations prioritizing comprehensive integration strategies see improved performance and lower turnover rates (Bradt & Vonnegut, 2009; Klein et al., 2015).

Moreover, successful new hire integration encompasses both technical training and socialization into the workplace culture. Employees who understand their organization's values, goals, and norms are better positioned to align their efforts with overall business objectives. A study by Williams and Sullivan (2019) highlights that effective integration not only enhances job role competence but also fosters organizational commitment, ultimately leading to a more cohesive and productive workforce.

### **Job Role Competence**

Job role competence refers to the ability of new hires to perform their assigned tasks effectively and efficiently. This competence is vital in the banking sector, where employees must quickly adapt to specific roles involving regulatory compliance, customer service, and financial transactions. Customized onboarding processes, including targeted training and real-time feedback, can significantly enhance new hires' job role competence. Research indicates that new employees who receive tailored onboarding support report higher levels of confidence in their abilities and are more adept at performing their job functions (Bauer, 2010; Hartwell & Roth, 2019).

Furthermore, job role competence is closely linked to employee engagement and retention. When new hires feel competent and supported in their roles, they are more likely to experience job satisfaction and remain with the organization. A study by Kahn and Byun (2020) found that organizations that invest in developing new hires' competencies report not only improved employee performance but also increased organizational effectiveness and reduced turnover costs. Therefore, fostering job role competence through effective onboarding is crucial for long-term success in the banking sector.

### **Organizational Commitment**

Organizational commitment is the emotional attachment and dedication that employees feel toward their organization. This commitment is critical for employee retention and overall organizational performance. Effective onboarding processes play a pivotal role in fostering organizational commitment among new hires. When employees receive personalized support, training, and mentorship, they are more likely to feel valued and connected to the organization's mission and values. Research shows that strong onboarding practices can significantly enhance new hire commitment, leading to increased productivity and lower turnover rates (Klein et al., 2015; O'Connell & Kung, 2018).

Moreover, organizational commitment is influenced by the quality of relationships new hires establish during their integration process. When employees feel supported by their colleagues and supervisors, their commitment to the organization deepens. A study by Allen et al. (2021) indicates that employees who participate in effective onboarding programs are more likely to exhibit higher

levels of organizational commitment, which ultimately contributes to a positive workplace culture and improved business outcomes. By prioritizing organizational commitment through tailored onboarding strategies, banks can build a more engaged and dedicated workforce.

### **CUSTOMIZED ONBOARDING PROCESSES AND NEW HIRE INTEGRATION**

Customized onboarding processes play a pivotal role in facilitating new hire integration within the banking sector by addressing the unique needs and challenges faced by employees in this highly regulated and dynamic industry. Traditional onboarding approaches often fail to provide adequate support and training for new hires, leading to a steep learning curve and feelings of anxiety. By implementing customized onboarding strategies, banks can ensure that new employees receive tailored training programs focusing on their specific roles and responsibilities, as well as insights into the organizational culture and operational procedures. This personalized approach enhances the overall onboarding experience, allowing new hires to feel more confident and prepared as they transition into their roles (Bauer, 2010).

Moreover, effective customized onboarding processes are essential for promoting engagement and fostering a sense of belonging among new employees. Banks can enhance integration by incorporating mentorship programs and peer networking opportunities within their onboarding frameworks. Such initiatives not only provide new hires with access to valuable guidance and support from experienced colleagues but also encourage relationship-building, which is crucial for collaboration and knowledge sharing. Research indicates that strong social connections within the workplace significantly contribute to employee satisfaction and retention rates (Allen et al., 2021). By prioritizing these aspects in their onboarding processes, banks can cultivate a more engaged workforce that is better equipped to meet the demands of the industry.

Finally, the impact of customized onboarding processes extends beyond individual employee performance to influence the overall effectiveness and success of the organization. When new hires are integrated smoothly into the banking environment, they are more likely to align with the organization's strategic goals and values, leading to increased organizational commitment and lower turnover rates. Additionally, a well-structured onboarding experience contributes to improved customer service, as employees who feel confident and supported are better positioned to serve clients effectively. By investing in customized onboarding practices, banks not only enhance the integration of new hires but also position themselves for sustained growth and competitiveness in an evolving financial landscape (Klein et al., 2015).

### **METHODOLOGY**

This study employed a survey design, targeting a population of 237 employees from deposit money banks in Rivers State. A sample size of 148 was determined using the Krejcie and Morgan (1970) table. To gather data, the simple random sampling technique was implemented, and data were collected through distributed questionnaires. Customized onboarding processes were defined through two dimensions: personalized training and development, and mentorship programs, with each dimension assessed using five items. The data analysis was conducted using the Spearman rank order correlation coefficient statistical tool.



**RESULT**

A total of 148 copies of questionnaire were administered, but only 143 returned questionnaires constitute the valid questionnaire and used for the analysis at a 95% level of confidence.

**Table 1: Personalized training and development and New Hire Integration**

		Correlations			
			Personalized training and development	Job role competence	Organizational commitment
Spearman's rho	Personalized training and development	Correlation Coefficient	1.000	.815**	.802**
		Sig. (2-tailed)	.	.000	.000
		N	143	143	143
	Job role competence	Correlation Coefficient	.815**	1.000	.812**
		Sig. (2-tailed)	.000	.	.000
		N	143	143	143
	Organizational commitment	Correlation Coefficient	.802**	.812**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	143	143	143

Source: SPSS,2024.

The analysis in Table 1 shows a significant relationship between personalized training and development and job role competence, with a p-value of .000, which is less than .05 ( $p < 0.05$ ) and  $R^2 = .664$ . The correlation coefficient of 0.815 indicates a strong positive relationship between these two variables. Additionally, the table highlights a significant relationship between Personalized training and development and organizational commitment, also with a p-value of .000 ( $p < 0.05$ ), a correlational value of .802 and  $R^2 = .643$ , suggesting a strong positive correlation between personalized training and development and organizational commitment.

**Table 2: Mentorship programs and New Hire Integration**

		Correlations			
			Mentorship programs	Job role competence	Organizational commitment
Spearman's rho	Mentorship programs	Correlation Coefficient	1.000	.842**	.835**
		Sig. (2-tailed)	.	.000	.000
		N	143	143	143
	Job role competence	Correlation Coefficient	.842**	1.000	.812**
		Sig. (2-tailed)	.000	.	.000
		N	143	143	143
	Organizational commitment	Correlation Coefficient	.835**	.812**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	143	143	143

Source: SPSS,2024.

The analysis in Table 2 reveals a significant relationship between mentorship programs and job role competence, with a p-value of .000, indicating it is less than .05 ( $p < 0.05$ ) ( $R = .842$  and  $R^2 = .709$ ). This suggests a strong positive association between these variables. Furthermore, the table indicates a significant relationship between Mentorship programs and Organizational

commitment, with a p-value of .000 ( $p < 0.05$ ),  $R = 0.835$  and  $R^2 = .697$ , demonstrating a strong positive correlation between Mentorship programs and Organizational commitment.

### **Discussion of Findings**

The findings in Table 1 indicate a strong and significant relationship between personalized training and development, job role competence, and organizational commitment among employees in deposit money banks in Rivers State. The correlation coefficient of 0.815 ( $p < 0.05$ ) between personalized training and job role competence suggests that effective training programs substantially enhance employees' skills and competencies related to their specific roles. This positive relationship emphasizes the importance of tailored training initiatives that align with individual job requirements and organizational goals. This agrees with Bauer (2010) that personalized training not only helps employees acquire the necessary skills but also boosts their confidence and effectiveness in performing their tasks

Moreover, the data also reveal a significant correlation of 0.802 ( $p < 0.05$ ) between personalized training and development and organizational commitment. This finding suggests that when employees engage in well-designed training programs, they are more likely to develop a sense of loyalty and commitment to their organization. Personalized training not only equips employees with the skills they need to succeed but also demonstrates the organization's investment in their growth, further solidifying their connection to the company. This aligns with Klein et al., (2015) that highlights the role of employee development in fostering a supportive work environment, enhancing job satisfaction, and cultivating a culture of commitment.

The findings presented in Table 2 highlight the significant relationships between mentorship programs, job role competence, and organizational commitment among employees in deposit money banks in Rivers State. The strong correlation coefficients—0.842 for mentorship programs and job role competence, and 0.835 for mentorship programs and organizational commitment—indicate that effective mentorship programs play a crucial role in enhancing employees' abilities to perform their job roles and fostering their commitment to the organization.

The correlation coefficient of 0.842 ( $p < 0.05$ ) between mentorship programs and job role competence suggests that mentorship significantly contributes to employees' skill development. As new hires receive personalized support from mentors, they are better equipped to navigate the complexities of their roles, which can lead to increased confidence and effectiveness in their job performance. This finding aligns with Allen et al., (2021) that emphasizes the importance of mentorship in facilitating learning and providing guidance, which ultimately leads to improved performance and competence in specific job roles.

Moreover, the correlation of 0.835 ( $p < 0.05$ ) between mentorship programs and organizational commitment indicates that employees who engage in mentorship are more likely to feel a sense of loyalty and attachment to their organization. This result corroborates studies that suggest mentorship fosters a supportive work environment, enhances job satisfaction, and cultivates a culture of commitment (Klein et al., 2015). By investing in mentorship initiatives, banks not only develop their employees' skills but also promote a strong organizational culture that encourages retention and loyalty.

Overall, this analysis in table 1 and 2 emphasises the critical role of personalized training and development and mentorship programs in promoting both job role competence and organizational commitment. By prioritizing customized training initiatives and mentorship programs, banks can ensure that employees are not only competent in their roles but also committed to the organization's success. This dual benefit ultimately contributes to enhanced performance, reduced turnover, and a more engaged workforce, thereby positioning banks for sustained competitive advantage in a rapidly evolving financial landscape.

## **CONCLUSION**

This study highlights the significant impact of customized onboarding processes, particularly through personalized training and development and mentorship programs, on new hire integration within the banking sector. The findings indicate strong positive correlations between these onboarding dimensions and critical outcomes such as job role competence and organizational commitment. Employees who participate in tailored training programs and mentorship initiatives are more likely to develop the necessary skills for their roles and feel a deeper connection to their organization.

These insights underscore the importance of investing in comprehensive onboarding strategies that prioritize individual needs and foster supportive relationships within the workplace. By enhancing new hire integration through effective onboarding processes, banks can not only improve employee performance and satisfaction but also cultivate a loyal and engaged workforce. As the banking sector continues to navigate a rapidly changing environment, organizations that prioritize customized onboarding will be better positioned to achieve operational efficiency, reduce turnover, and enhance overall organizational performance.

## **RECOMMENDATIONS**

1. Banking institutions should design and implement personalized training programs that cater to the specific skill requirements of different job roles. These programs should incorporate assessments to identify individual learning needs and provide tailored content that aligns with both organizational goals and employee career aspirations and regular feedback and evaluations should be integrated into these training sessions to ensure continuous improvement and adaptability
2. Banks should prioritize creating a culture of continuous learning by offering opportunities for professional development through personalized training by establishing clear career pathways and providing employees with access to resources such as workshops, seminars, and online courses and they should foster an environment where employees feel supported and valued in their growth to enhance commitment to the organization.
3. Financial institutions should implement structured mentorship programs that pair new hires with experienced employees. These mentorship relationships should be actively supported by the organization, with mentors provided training on effective coaching techniques. Additionally, setting specific goals for these mentorships can help ensure that new hires acquire the necessary competencies and skills to excel in their roles.
4. To strengthen organizational commitment, banks should promote a culture of mentorship where experienced employees are recognized and rewarded for their mentoring efforts. This could include providing incentives for mentors, such as professional development

opportunities or recognition programs. Creating a supportive network that encourages open communication and relationship-building among employees will enhance their sense of belonging and loyalty to the organization.

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