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Optimizing Banking Hall Simulation Laboratories for Experiential Learning in Nigerian Polytechnics: A Documentary Case Study and Institutional Framework*

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ABSTRACT

This study examines the institutional requirements for optimizing banking hall simulation laboratories in Nigerian polytechnics, using Federal Polytechnic Ekowe, Bayelsa State, as the contextual case. It adopts a qualitative documentary case-study design based on an analysis of the supplied institutional research concept, relevant scholarly literature and publicly available Nigerian technical and vocational education standards. No primary survey, interview or laboratory audit was undertaken; consequently, the study does not claim to measure the actual utilization or condition of the Ekowe facility. The documentary analysis identifies five interdependent requirements for effective utilization: pedagogical integration, operational readiness, human-resource capacity, industry relevance, and monitoring and accountability. It further establishes that practical learning should be organized as a repeated cycle of task performance, reflection, conceptual clarification and re-application, supported by competency-based assessment. The study develops a seven-component institutional optimization framework comprising facility audit, curriculum mapping, governance and scheduling, staff development, scenario-based simulation, competency assessment, and continuous improvement. The framework provides a context-sensitive management and instructional model for polytechnics seeking to convert banking hall laboratories from demonstration spaces into sustained learning environments. Its full implementation and effects at Federal Polytechnic Ekowe require subsequent institutional verification and evaluation.

Keywords: *Banking hall simulation laboratory; experiential learning; documentary case study; business education; polytechnic education; competency-based assessment*

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INTRODUCTION

The capacity of polytechnic education to produce work-ready graduates depends partly on the extent to which theoretical instruction is connected to authentic occupational practice. Banking hall simulation laboratories offer a controlled environment in which students can rehearse customer service, transaction processing, documentation, internal control and digital-banking procedures without handling real customer funds. Yet the educational value of such facilities cannot be inferred from their physical availability; it depends on curriculum alignment, functional equipment, staff competence, structured student participation and systematic assessment.

Polytechnic education is expected to equip learners with occupational knowledge and applied competencies that can be transferred to workplaces. In business and management programmes, this expectation extends beyond understanding banking concepts, accounting principles and financial services. Graduates may also be required to communicate with customers, complete transaction records, follow operational controls, recognize irregularities, use digital interfaces and respond professionally to service problems. These capabilities are difficult to develop through lectures and written examinations alone. They require opportunities for structured practice, feedback and repeated application.

Experiential learning provides a pedagogical basis for connecting knowledge with action. Kolb (1984) describes learning as a process in which experience is transformed through reflection, conceptualization and experimentation. In a banking education context, students may undertake a simulated deposit or account-opening task, review their performance, relate the task to banking procedures and internal controls, and repeat it under a different scenario. The learning value lies not simply in performing the task but in making sense of the experience and improving subsequent performance. A banking hall simulation laboratory is a teaching facility arranged to reproduce selected functions and service arrangements of a bank. Depending on its design, it may include teller counters, customer service desks, computers, transaction forms, cash-handling aids, payment instruments, simulated banking software and other instructional resources. It can support exercises in account opening, deposits, withdrawals, customer identification, transaction verification, complaint resolution, payment processing, financial product communication and digital-banking awareness. The laboratory is not a substitute for a regulated commercial bank; rather, it is a controlled instructional environment in which fictional data and simulated transactions can be used to develop professional competence.

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The relevance of simulation to Nigerian business education is supported by research on experiential learning activities among business education students. Obi, Eze and Chibuzo (2022), for example, examined experiential learning activities among 341 students in a Nigerian public university and reported engagement in simulations, role-play, business-laboratory practice, real-life cases, peer assessment and self-directed projects, while reflective activities were less evident. This finding is important because it points to a potential gap between participation in practical activities and the reflective processes that consolidate learning. Farashahi and Tajeddin (2018) also found that students perceived simulation as an effective business-education method, particularly in relation to problem-solving and interpersonal skills. These studies support the instructional relevance of simulation, although they do not establish the effectiveness of any particular banking laboratory in a Nigerian polytechnic.

In Nigeria, the National Board for Technical Education (NBTE) provides curriculum and quality-assurance guidance for polytechnic programmes. Its published accreditation standards emphasize the relevance of curricula to occupational requirements and the inclusion of adequate theoretical, practical and professional components. The NBTE curriculum register also provides programme curricula and occupational standards for technical and vocational programmes (NBTE, n.d.). Such policy and regulatory expectations reinforce the need for institutions to demonstrate not only that facilities exist, but that they are integrated into teaching, learning and assessment.

The present study therefore examines how a banking hall simulation laboratory can be optimized as an institutional learning resource. Federal Polytechnic Ekowe in Bayelsa State provides the contextual case. The analysis is documentary and framework-oriented: it uses the institutional concept supplied for the study, scholarly literature and publicly available regulatory material to identify implementation requirements and develop a practical institutional model. It does not represent an empirical audit of the laboratory or a survey of students and lecturers.

Investment in a banking hall simulation laboratory does not automatically translate into improved student competence. A facility may be underused where practical sessions are not embedded in course delivery, equipment is unavailable or non-functional, lecturers lack confidence in simulation-based instruction, or students participate only as observers. Similarly, a laboratory may be used regularly without a clear relationship between its activities and the competencies specified in course outcomes. In such circumstances, utilization records alone may overstate its educational contribution.

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The institutional challenge is therefore twofold. First, polytechnics need to establish whether laboratory resources are operationally ready and accessible to the students and courses for which they were provided. Second, they need an instructional and management system that converts access into purposeful practice, feedback and assessable learning. The originating research concept identifies these issues as concerns for investigation at Federal Polytechnic Ekowe, but it contains no completed field data with which to establish their actual prevalence. This study addresses the problem at the documentary and institutional-design level by synthesizing relevant evidence and specifying a framework that can guide implementation and later empirical evaluation.

AIM AND OBJECTIVES

The aim of the study is to develop a documentary evidence-informed institutional framework for optimizing banking hall simulation laboratories for experiential learning in Nigerian polytechnics, with Federal Polytechnic Ekowe as the contextual case.
The specific objectives are to:

i. Examine the pedagogical role of banking hall simulation laboratories in practical business and management education.
ii. Identify institutional and operational conditions that shape the effective use of simulation facilities.
iii. Analyse how experiential learning and constructive alignment can guide the design of banking simulation activities.
iv. Develop an institutional framework for integrating laboratory activities into relevant polytechnic curricula.
v. Specify measurable indicators for monitoring utilization, learning processes and institutional sustainability.

RESEARCH QUESTIONS

i. What pedagogical functions can banking hall simulation laboratories perform in polytechnic business and management education?
ii. What institutional and operational conditions are necessary for their effective utilization?
iii. How can experiential learning theory and constructive alignment inform the design and assessment of banking simulation activities?
iv. What institutional framework can support sustainable integration of laboratory activities into teaching and learning?
v. What indicators can be used to monitor laboratory utilization, student learning and operational sustainability?

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LITERATURE REVIEW

Banking hall simulation laboratories and applied business education

Simulation laboratories reproduce selected features of a work environment so that learners can practise tasks in a controlled setting. Their purpose is not theatrical imitation of a bank. Rather, they create structured opportunities to apply procedures, make decisions, communicate with clients, complete documentation and identify errors without exposing real customers or funds to risk. In a banking hall laboratory, the simulated workflow may connect customer reception, identity checks, account documentation, teller processing, authorization, record keeping and customer communication.

The breadth of the learning experience depends on how the facility is configured and used. A room containing counters and computers may provide little educational value if students do not perform tasks or if the software and instructional materials are not linked to course outcomes. Conversely, a modest facility can support meaningful learning when activities are carefully designed, rotated among students and assessed against transparent criteria. Laboratory quality should therefore be understood as a combination of physical readiness, instructional design, access, participation and learning evidence.

Experiential learning theory

Kolb's (1984) experiential learning theory provides the principal theoretical foundation for the study. The model comprises four related modes: concrete experience, reflective observation, abstract conceptualization and active experimentation. These modes are best understood as an iterative learning cycle rather than as isolated stages that must occur only once.

For example, a student may first complete a simulated cash deposit using a fictional customer profile (concrete experience). The student and facilitator then review the sequence, identify omissions and discuss the consequences of inaccurate documentation (reflective observation). The lecturer connects the observed errors to principles of verification, authorization, customer identification and internal control (abstract conceptualization). The student then performs a new transaction scenario incorporating the lessons learned (active experimentation). Repetition across varied scenarios allows the learner to refine procedural accuracy and professional judgment.

A key implication is that practical exposure without structured reflection is incomplete. The Nigerian study by Obi et al. (2022) is relevant in this respect because it reported that students engaged in several experiential activities but did not commonly

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engage in reflection. The implication for laboratory design is that debriefing should be deliberately scheduled and assessed rather than left to chance.

Constructive alignment and competency-based learning

Constructive alignment requires coherence among intended learning outcomes, teaching and learning activities, and assessment (Biggs & Tang, 2011). Applied to a banking simulation laboratory, each practical session should begin with an explicit competency. If the intended outcome is accurate transaction documentation, the student must complete and verify simulated documents; assessment should examine the accuracy and completeness of those documents. If the outcome concerns customer service, the student should interact with a role-play customer and be assessed on listening, clarity, courtesy, confidentiality and problem resolution.

Competency-based assessment should examine observable performance rather than rely solely on students' ability to describe a procedure. Suitable dimensions include task sequence, accuracy, and compliance with instructions, documentation, communication, ethical conduct, teamwork and response to exceptions. A transparent rubric makes expectations visible and supports consistent feedback.

Simulation, engagement and workplace readiness

Simulation and business games can encourage active participation, decision-making and feedback when they are aligned with learning objectives (Faria et al., 2009; Garris et al., 2002). Farashahi and Tajeddin (2018) compared lectures, case studies and simulations in business education and reported that students perceived simulation as particularly effective, with advantages for problem-solving and interpersonal skills. Such findings provide a rationale for using simulation as a complement to lectures and case-based instruction, not as a universal replacement for them.

Work-integrated learning literature also emphasizes the development of employability capabilities through structured opportunities to connect academic knowledge and professional practice (Jackson, 2015). A banking hall laboratory cannot reproduce every condition of commercial banking, including live regulatory systems and actual customer risk. It can, however, provide a safe preparatory environment in which students practise foundational procedures before industrial attachment or entry-level employment.

Institutional conditions for effective utilization

Effective laboratory use requires coordination across academic, technical and administrative functions. Academic departments must identify the courses and learning

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outcomes that require practical activities. A designated coordinator should manage bookings, equipment registers, access procedures and maintenance records. Lecturers need preparation in the use of simulation materials, facilitation of role-play, assessment and debriefing. Technical personnel should support hardware, software, power and connectivity. Management must provide a realistic recurrent budget for consumables, repairs, software updates and staff development.

Industry engagement can strengthen the relevance of scenarios and professional expectations. Banks and other financial-service providers may contribute practitioner talks, anonymized case examples, demonstrations and feedback on simulated workflows. Such engagement must respect confidentiality and data protection and should not expose students to genuine customer information or operational credentials.

Regulatory and curriculum context in Nigeria

The NBTE's published accreditation standards establish the importance of curricula that prepare students with relevant theoretical and occupational skills and require institutions to provide documentary evidence of curriculum implementation. The standards also emphasize the integration of theory and practical work rather than teaching professional practical exercises in isolation (NBTE, 2024). The NBTE's online curriculum register provides access to approved programme curricula and National Occupational Standards, which institutions can consult when mapping laboratory exercises to programme requirements (NBTE, n.d.).

The regulatory implication is that a banking hall laboratory should be integrated into approved course delivery and documented through lesson plans, practical schedules, attendance records, assessment rubrics and maintenance logs. This study does not claim that the NBTE has prescribed a single model for the operation of banking hall laboratories. Instead, it interprets the broader requirements for practical and occupationally relevant training as a basis for institutional planning.

Research gap

The literature establishes the pedagogical potential of experiential learning and simulation, while Nigerian regulatory material emphasizes practical and occupationally relevant training. However, institutions require an operational model that connects the physical laboratory to curriculum mapping, scheduling, staff capacity, safe scenario design, assessment and continuous improvement. The present study addresses this institutional-design gap by developing a framework for a polytechnic banking hall simulation laboratory. Its contribution is a documentary synthesis and context-specific model, not a measurement of actual facility performance.

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THEORETICAL FRAMEWORK

Experiential Learning Theory

Experiential Learning Theory (Kolb, 1984) explains how learners construct knowledge through the transformation of experience. The theory is appropriate because banking operations involve procedural, interpersonal and judgement-based competencies that can be practised through simulated activities. In the proposed application, students perform tasks, reflect on the process, connect performance to banking concepts and controls, and re-apply the learning to new situations.

Constructive Alignment

Constructive alignment (Biggs & Tang, 2011) complements the experiential learning cycle by ensuring that the intended learning outcome, practical exercise and assessment criterion are consistent. It prevents laboratory sessions from becoming disconnected demonstrations. Together, the two theories imply that effective laboratory learning requires (i) an authentic and clearly defined task, (ii) active student participation, (iii) guided reflection, (iv) conceptual explanation, (v) re-application and (vi) assessment against observable competencies.

METHOD

Research design

The study adopted a qualitative documentary case-study design. Documentary research involves the systematic identification, examination and interpretation of documents relevant to a research problem. The case-study orientation situates the analysis within the institutional context of Federal Polytechnic Ekowe, Bayelsa State, while the documentary approach provides the evidence base for developing an institutional optimization framework. The design is appropriate for an exploratory institutional study where the immediate purpose is to synthesize existing evidence and develop an implementable model.

Case context and unit of analysis

Federal Polytechnic Ekowe, Bayelsa State, Nigeria, is the contextual institutional case identified in the originating research concept. The unit of analysis is the institutional arrangement required to make a banking hall simulation laboratory an effective teaching and learning resource. The analysis focuses on the relationship among facility readiness, curriculum integration, academic staffing, student participation, assessment,

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technical support and institutional oversight. The supplied research concept identifies the institution and the intended facility but does not provide a verified inventory, utilization log, budget, timetable or student-performance dataset.

Documentary sources and selection

The documentary evidence base comprised three categories: (i) the institutional research concept supplied for this study, which defined the case context and the initial research problem; (ii) scholarly literature on experiential learning, constructive alignment, business simulation and work-integrated learning; and (iii) publicly available NBTE curriculum and accreditation materials relevant to practical and occupationally oriented polytechnic education. Sources were selected for their direct relevance to simulation-based learning, practical business education, curriculum alignment and institutional quality assurance.

The study is a focused documentary synthesis rather than a registered systematic review. It does not claim exhaustive coverage of all publications on banking education or polytechnic laboratories. The publicly available NBTE materials were used to establish the regulatory context, while scholarly sources informed the pedagogical analysis. The institutional concept was treated as contextual information, not as evidence that particular barriers or utilization patterns had been observed.

Analytical procedure

Documents were examined through qualitative thematic analysis. First, relevant statements and arguments were identified in relation to the research questions. Second, the material was grouped into recurring analytical categories: pedagogical design, curriculum alignment, operational readiness, staff capacity, industry relevance, assessment and institutional sustainability. Third, the categories were compared with the experiential learning cycle and constructive alignment. Finally, the themes were translated into an institutional optimization framework with proposed implementation activities and monitoring indicators.

Trustworthiness and analytical rigour

Analytical rigour was supported by distinguishing documentary evidence from institutional assumptions and proposed actions. Claims about general pedagogical principles were linked to published scholarly sources, while statements about Nigerian quality-assurance expectations were linked to NBTE materials. No numerical claims about the Ekowe facility were generated. The framework indicators are

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recommendations for future institutional monitoring and are not reported as measured results.

Ethical considerations

The study used documentary sources and did not collect personal data from students, lecturers or bank customers. No human participants were recruited and no actual banking transactions were conducted. Any subsequent implementation evaluation involving students or staff should obtain the required institutional approval, secure informed consent, protect respondents' confidentiality and ensure that participation does not affect academic assessment. Simulation exercises should use fictional identities, accounts and transaction records.

RESULTS AND DOCUMENTARY ANALYSIS

The documentary analysis generated five interrelated themes. These themes constitute the study's findings from the reviewed material and the institutional problem definition; they should not be interpreted as measured conditions at the Federal Polytechnic Ekowe laboratory.

Theme 1: Laboratory value depends on active student practice, not physical presence. The reviewed literature indicates that simulation can support problem-solving, interpersonal skills and active engagement when learners perform tasks rather than merely observe demonstrations (Farashahi & Tajeddin, 2018; Faria et al., 2009). The institutional implication is that the existence of a banking hall, its furniture or its equipment is an input measure, not proof of learning. Meaningful utilization should be defined by the number and quality of curriculum-linked practical sessions, the proportion of eligible students who perform tasks, and the evidence of competence generated.

Theme 2: Reflection is a necessary but easily neglected learning component. Kolb's learning cycle makes reflection central to the transformation of experience into knowledge. The Nigerian study by Obi et al. (2022) reported that students participated in several experiential activities but not commonly in reflection. This supports a deliberate design requirement: each banking simulation should include a structured debrief in which students explain the procedure, identify errors, discuss consequences and state how they would improve performance. A practical session that ends immediately after task completion risks leaving errors unexamined.

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Theme 3: Curriculum alignment converts activity into assessable competence. Constructive alignment shows that laboratory activities must correspond with intended course outcomes and assessment. The NBTE's accreditation framework reinforces the importance of curriculum relevance and practical-professional components (NBTE, 2024). The analysis therefore identifies curriculum mapping as a core institutional requirement. Each practical exercise should be linked to a course, a learning outcome, a task description and a scoring rubric. This arrangement enables departments to demonstrate how laboratory resources contribute to programme delivery.

Theme 4: Operational readiness and staff capacity are complementary. The documentary evidence points to a systems relationship between equipment, software, electricity, connectivity, maintenance and human capacity. Equipment that is available but non-functional cannot support planned learning. Equally, functional equipment may remain underused where lecturers lack confidence in facilitating simulation or where no coordinator manages access and maintenance. The framework therefore treats operational readiness and staff development as mutually reinforcing rather than independent interventions.

Theme 5: Industry relevance and continuous monitoring support sustainability. Simulation scenarios can become outdated if they are not reviewed against evolving banking practices. Practitioner engagement can provide current examples and feedback, while institutional monitoring can identify equipment downtime, low student access, gaps in course coverage and weaknesses in assessment. The analysis suggests that sustainability requires recurring review rather than one-off procurement. Industry engagement should remain advisory and educational, with all exercises conducted using fictional data.

Table 1: Summary of documentary findings

Analytical theme	Evidence-informed finding	Institutional implication
Student practice	Simulation is educationally meaningful when learners actively perform tasks.	Schedule practical sessions with equitable student task rotation.
Reflection	Experience requires structured reflection to consolidate learning.	Include guided debriefing after each exercise.

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Curriculum alignment	Activities and assessment should match intended course outcomes.	Map every exercise to course outcomes and rubrics.
Operational readiness	Equipment, technical support and staff competence are interdependent.	Maintain inventories, train personnel and budget for upkeep.
Sustainability	Industry relevance and monitoring are needed to keep activities current.	Engage practitioners and review performance indicators periodically.

Institutional Optimization Framework

Based on the documentary findings, the study proposes a seven-component framework for organizing banking hall simulation laboratories as sustained experiential-learning environments. The components are sequentially related but should operate as a continuous improvement cycle.

Component 1: Facility and learning-needs audit. The institution should begin with a documented audit of the laboratory's physical and instructional resources. The audit should cover furniture, teller stations, computers, printers, networking, software, power supply, connectivity, transaction forms, security arrangements and accessibility. Each item should be classified as functional, partly functional, non-functional or unavailable. The audit should also identify the courses, student groups and competencies that the facility is expected to support. The result should be a prioritized action plan distinguishing essential repairs from desirable upgrades.

Component 2: Curriculum and competency mapping. Departments should map relevant course outcomes to practical tasks. A mapping matrix should identify the course, intended competency, simulation activity, resources required, expected student output and assessment method. Potential areas include customer identification and account documentation, teller operations, payment instruments, customer service, financial product communication, basic digital banking and internal controls. The mapping should be checked against the current approved curriculum and relevant NBTE requirements.

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Component 3: Governance, scheduling and access: A designated laboratory coordinator should be appointed with clearly defined responsibilities. These should include timetable management, access control, equipment records, consumables, maintenance reporting and coordination with course lecturers. Practical sessions should appear in departmental timetables and course delivery plans. Where several programmes share the facility, a booking protocol should specify priority, duration, class size, supervision and responsibility for restoring the laboratory after use.

Component 4: Staff development and technical support. Lecturers and technical personnel should receive periodic training in simulation facilitation, use of instructional software, scenario design, competency assessment, debriefing, troubleshooting and safe handling of simulated records. Staff development should be practical and assessed through demonstration of competence. A technical support arrangement should specify response times for faults and identify responsibility for routine maintenance, software updates and backup procedures.

Component 5: Structured scenario-based simulation. Simulation activities should progress from simple to complex tasks and should rotate students through different roles. Suggested scenarios include: Customer reception, identity verification and completion of account-opening documentation using fictional identities; simulated deposits, withdrawals, cash balancing and transaction verification; customer enquiries, complaint handling and service recovery; completion and checking of payment instruments and transaction records; communication of financial products and ethical marketing; basic digital-banking, cybersecurity awareness and fraud-prevention scenarios; and team-based exception handling, authorization and internal-control exercises.

Every scenario should specify the learning outcome, roles, task sequence, materials, time allocation, expected output, common errors and debriefing questions. Students should use fictional accounts and training data only. The laboratory must not process real customer funds, store real customer credentials or reproduce confidential banking records.

Component 6: Competency assessment and reflective debriefing. Assessment should combine direct observation, completed documents, transaction accuracy, communication performance and reflective explanation. A practical rubric may score procedural sequence, accuracy, documentation, compliance, customer interaction, ethical conduct, teamwork and problem-solving. The lecturer should provide

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immediate formative feedback and record performance for subsequent learning. Students should be given opportunities to repeat tasks after feedback so that assessment informs improvement rather than merely ranking performance.

Component 7: Monitoring, evaluation and continuous improvement. The laboratory coordinator and relevant departments should review utilization and learning evidence at least once each semester. Monitoring should include scheduled and completed sessions, student participation, equipment functionality, downtime, courses using the facility, staff training, assessment performance, maintenance actions and practitioner engagement. The review should identify deviations from the plan and assign corrective actions with responsible officers and completion dates.

Table 2: Proposed monitoring indicators

Dimension	Proposed indicator	Evidence source
Utilization	Number of practical sessions scheduled and completed per semester	Approved timetable; laboratory logbook
Student access	Proportion of eligible students completing at least one practical session	Class lists; attendance and participation records
Equipment readiness	Proportion of essential equipment operational at scheduled session dates	Equipment register; technical checklist
Curriculum integration	Number of relevant courses with mapped and delivered simulation activities	Course outlines; lesson plans; practical schedules
Staff capacity	Number/proportion of relevant lecturers and technicians trained	Training records; competency demonstrations
Student competence	Mean rubric score and proportion meeting defined competency standard	Completed practical rubrics; student work
Maintenance	Number of faults, average downtime and proportion resolved within target period	Maintenance log; fault reports

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Industry relevance	Number of documented practitioner reviews, talks or scenario updates	Meeting records; reviewed scenario materials
Safety and data protection	Proportion of exercises using approved fictional data and compliant procedures	Scenario audit; laboratory supervision records

Baselines and numerical targets should be established only after an initial facility and utilization audit. The indicators above are proposed measurement tools; no baseline values or performance results are claimed in this study.

DISCUSSION

The documentary analysis reinforces the argument that a banking hall simulation laboratory should be managed as an integrated instructional system. The physical facility is only one element in a chain that includes curriculum design, staff preparation, student participation, assessment and institutional oversight. This finding is consistent with experiential learning theory, which places the transformation of experience at the centre of learning (Kolb, 1984), and with constructive alignment, which requires teaching activities and assessment to support intended outcomes (Biggs & Tang, 2011). The emphasis on structured reflection is particularly important. Practical activities can become procedural routines if students are not required to explain why a step is necessary, identify the risks associated with an error or relate their actions to professional standards. The finding by Obi et al. (2022) that reflection was less evident among the experiential activities reported by Nigerian business education students gives added relevance to embedding debriefing within each session. In a banking context, reflection can help students understand the relationship between customer service, transaction accuracy, confidentiality and internal control.

The framework also extends the discussion from pedagogy to institutional governance. A laboratory timetable, coordinator, equipment register and maintenance log may appear administrative, but they create the conditions under which practical learning can occur reliably. Without clear responsibility, shared facilities may be inconsistently accessed, equipment faults may remain unresolved and teaching staff may be uncertain about the availability of resources. The proposed framework therefore treats governance and technical support as educational enablers.

The results also point to the need to distinguish activity indicators from outcome indicators. Counting the number of sessions or students who enter the laboratory

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measures access and utilization, but does not establish competence. Practical rubrics, task outputs and repeated performance provide stronger evidence of learning. This distinction is important for institutional accountability: management should assess not only whether a facility is used, but whether its use contributes to specified learning outcomes.

Finally, the proposed approach is consistent with the broader quality-assurance emphasis on practical and occupationally relevant training in polytechnic education. NBTE materials provide a reference point for programme curricula and standards, while departments remain responsible for translating approved learning outcomes into appropriate local teaching activities. Industry engagement can help keep scenarios relevant, but academic staff must retain responsibility for curriculum alignment, assessment and ethical safeguards.

The framework should not be interpreted as evidence that the Federal Polytechnic Ekowe laboratory currently experiences any particular level of underutilization, equipment failure or staff-capacity constraint. Those questions require a separate empirical audit. The present study's contribution is to establish an evidence-informed institutional model and a set of indicators through which the case institution can assess its own position.

POLICY AND MANAGEMENT IMPLICATIONS

First, polytechnic management should link capital expenditure on simulation facilities to a utilization and sustainability plan. Procurement proposals should identify the courses to be supported, the number of students expected to use the facility, staffing arrangements, recurrent costs and maintenance responsibilities.

Second, academic departments should incorporate laboratory exercises into course delivery plans and ensure that the practical component is aligned with approved learning outcomes. Practical sessions should not be left to informal arrangements or end-of-semester demonstrations.

Third, institutions should appoint laboratory coordinators and establish clear procedures for scheduling, access, equipment control, safety and maintenance. Shared use by related departments may improve resource efficiency where booking arrangements and academic responsibilities are explicit.

Fourth, staff development should cover not only technical operation but also scenario design, facilitation, reflective debriefing and competency-based assessment. Training should be recurrent and connected to demonstrated instructional capability.

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Fifth, polytechnics should pursue structured engagement with banks and other financial-service providers. Practitioners can review scenarios, provide current case examples and discuss professional expectations. Collaboration should be governed by clear rules on confidentiality, intellectual property and the use of fictional training data.

Finally, quality assurance and funding agencies should encourage institutions to report evidence of facility functionality, student access, curriculum integration and learning assessment rather than relying exclusively on procurement or installation records.

Limitations of the Study

This study is documentary and framework-oriented. It did not administer questionnaires, conduct interviews, observe laboratory sessions or inspect the physical facility at Federal Polytechnic Ekowe. It therefore cannot report at this point, actual utilization rates, equipment functionality, student participation, staff preparedness, institutional expenditure or effects on student performance. The documentary synthesis is focused rather than exhaustive and does not constitute a systematic review. In addition, the proposed framework may require adaptation to the staffing, infrastructure, budget and programme structure of individual polytechnics. These limitations do not invalidate the framework, but they define the boundary of the claims that can be made from the present evidence.

CONCLUSION

Banking hall simulation laboratories can strengthen experiential learning in Nigerian polytechnics when they are deliberately integrated into curriculum delivery and supported by functional resources, trained personnel, structured practical activities, competency-based assessment and institutional monitoring. The central conclusion of this documentary case study is that laboratory effectiveness should not be equated with physical availability or occasional demonstration. It should be judged by the extent to which students undertake relevant tasks, reflect on their performance, demonstrate observable competencies and receive opportunities to improve.

Drawing on experiential learning theory, constructive alignment, relevant business-education research and Nigerian technical education standards, the study develops a seven-component institutional optimization framework: facility and needs audit; curriculum and competency mapping; governance and scheduling; staff development and technical support; scenario-based simulation; competency assessment

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and reflective debriefing; and continuous monitoring. The framework offers a practical route for organizing a banking hall laboratory as a sustained learning environment.

For Federal Polytechnic Ekowe, the immediate institutional step is to undertake a baseline audit using the proposed indicators, map the facility to relevant courses and establish a semester-based implementation and monitoring plan. Subsequent research should collect primary data from students, lecturers, technical staff and institutional records to test the feasibility of the framework and assess its effects on participation and practical competence.

RECOMMENDATIONS

I. Federal Polytechnic Ekowe should conduct and document a baseline audit of the banking hall laboratory before setting utilization or performance targets.
2. The relevant departments should map each laboratory exercise to approved course outcomes, practical requirements and assessment rubrics.
3. Management should designate a laboratory coordinator and approve a timetable, access protocol, and equipment register and maintenance plan.
4. Lecturers and technical staff should receive periodic training in simulation facilitation, digital tools, scenario design, assessment and reflective debriefing.
5. All students should receive equitable opportunities to perform practical roles rather than participate only as observers.
6. Each simulation should include a structured debrief and opportunities for students to repeat tasks after feedback.
7. Institutions should use fictional customer identities, accounts and transaction records and should prohibit real-money transactions and exposure of genuine banking credentials.
8. Polytechnics should establish advisory relationships with relevant financial institutions to review scenarios and strengthen industry relevance.
9. Departments should review utilization, equipment readiness, student participation and competency evidence at the end of every semester.
10. Future empirical studies should evaluate the framework through laboratory audits, student and staff surveys, interviews, observation and practical performance assessments.

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