

**TRAINING AND EMPLOYEES' PERFORMANCE**  
**A CASE STUDY OF CENTENARY BANK (U) LIMITED**

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**UGANDA MARTYRS UNIVERISTY**

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**TRAINING AND EMPLOYEES' PERFORMANCE:  
A CASE STUDY OF CENTENARY BANK (U) LIMITED**

**A POSTGRADUATE DISSERTATION PRESENTED TO FACULTY OF BUSINESS  
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## **Dedication**

This book is dedicated to my wife for making me the person I am today. I would not have reached this far.

Special thanks go to my beloved mother, father, brothers and sisters for the moral and financial support through my academic path.

To my supervisor Mrs. Mukokoma Maurice (PHD) for your immense guidance and assistance.

Thank you!

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It has not been easy but by His Grace and favor, I have completed.

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## **List of Abbreviations**

### List of Abbreviations

CVI Content Validity Index

EFA Exploratory Factor Analysis

HC Human Capital Theory

HR Human Resource

HRM Human Resource Management

US United States

## Abstract

The study examined training and employees' performance with specific reference to Centenary bank. It was guided by four research objectives which were; the effect of job knowledge, skills, techniques, competence on employee performance.

The study used a case study design with both qualitative and quantitative results. Data was collected using questionnaires and interviews.

In data analysis frequencies, percentages and mean, correlations and regressions were used to show the magnitude of effect the independent variables have on the dependent variable. Study findings revealed that there is a positive significant relationship ( $r = 0.394^{**}$ ,  $p < 0.01$ ) between Job knowledge and Employees' performance, the study findings showed a positive significant relationship ( $r = 0.294^{**}$ ,  $p < 0.01$ ) between Job Techniques and Employees' performance, the study findings showed a positive significant relationship ( $r = 0.312^{**}$ ,  $p < 0.01$ ) between skills and Employees' performance and the study findings revealed that there is a positive insignificant relationship ( $r = 0.203^{**}$ ,  $p > 0.01$ ) between Competence and Employees' performance.

It can therefore be concluded that training has a positive and significant relationship with employees' performance based on the findings of the study as presented according to the objectives of the study with back up of reviewed literature to make the discussion more authentic.

It was therefore recommended that Centenary bank (U) Limited should provide Job knowledge to the staff through creativity and innovation, decision making process and promote effective talent retention. This will increase employee performance in form of efficiency

## CHAPTER ONE

### GENERAL INTRODUCTION

#### 1.0 Introduction

Improved capabilities, knowledge and skills of the talented workforce proved to be a major source of competitive advantage in a global market (McKinsey, 2006). To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee motivation and commitment (Meyer and Allen, 1991).

In order to prepare their workers to perform their jobs as desired, organizations provide training to optimize their employee's potential. Most of the firms, by applying long term planning, invest in building new skills out of their workforce. This enables them to cope with uncertain conditions that may be faced in future, thus, improving the employee performance through superior level of motivation and commitment. When employees recognize that the organization has interest in them through offering training programs, they in turn apply their best efforts to achieve organizational goals, and show high performance on job.

This chapter examines the effect of training and development on the employees' performance and it presents the background of the study, statement of the problem, general objective of the study, specific objectives of the study, research questions, and scope of the study, significance of the study, Justification of the study, the conceptual framework and its description and the operational definitions.

#### **1.1 Background to the study**

Training refers to the methods used to give new or present employees the skills that they need to perform their jobs and focuses on performance improvement (Desseler, 2007).

Employee performance refers to the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers” (Uzma, 2015).

Globally Organizations around the world in countries such as United States of America, Germany, United Kingdom, France, Italy, China and Russia; are facing increased competition due to globalization, changes in technology, political and economic environments (Nassazi 2013 adopted Pucik et al, 2002) and therefore prompting these organizations to train their employees as one of the ways to prepare them to adjust to the increases above and thus enhance their performance. It is important not to ignore the prevailing evidence on growth of knowledge in the business corporate world in the last decade.

According to Nasir et al (2012) this training has not only been brought about by improvements in technology or a combination of factors of production but increased efforts towards training employees. It is, therefore, in every organization’s responsibility to enhance the job performance of the employees and certainly implementation of training is one of the major steps that most companies need in order to achieve this. As it is evident that employees are a crucial resource, it is important to optimize the contribution of employees to the company aims and goals as a means of sustaining effective performance. This therefore calls for managers to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions. The question that may arise in many instances is why employees are important. Bearing in mind that employees are the intellectual property of the firm, employees prove to be a good source of gaining competitive advantage (Houger 2006), and training is the only way of developing organizational intellectual property through building

employees' competencies. In order to succeed, organizations have to obtain and utilize human resources (employees) effectively. Organizations therefore need to assist their workforce in obtaining the necessary skills needed and, increase commitment (Sobia et al, 2012).

According to Hashim et al (2014), training employees in African countries for example; Ghana, Nigeria, Egypt and South Africa, closing the skills gap (training) is now a critical area of human resource development for organizations to continuously penetrate the market. Skills gap basically threatens the productivity and competitiveness both in organizational and operational levels. This requires that organizations should start the cultivation of the workforce from the recruitment period. However, this is not easy considering that there are specific works which require customization of skills and that not all newly hired employees acquire social skills aside from the basic skills. In responding to the challenges of the skills gap and skills deficiency, HR professionals have to develop programs that will address the problem (Sims, 2006).

Building the organization is imperative for the existence and survival of modern organizations. Consistently, companies are investing in their internal customers or employees thus taking advantage of the human capital management. The sense of ownership is also important, requiring HR professionals to develop strategies that will ensure superior knowledge, skills and experience to settle within the workforce. Learning activities shall put training or skills enhancement and development assignments at its core as well as empowerment and career development. It is training and development, which guide the organizations particularly human resource department to make an ongoing investment with organizational members and help them build their competencies (Sims, 2006).

In Uganda most organizations have difficulties finding proper human resources. This may partly be a result of the different kinds of problems, for example, political instability, corruption, bureaucracy, poor infrastructure, low levels of education and purchasing power, diseases and famine known to prevail in the African business context (Kamoche 2002).

### 1.1.1 Background to the Case Study

Centenary Bank was established by the Catholic Church of Uganda as a trust fund in 1983. It developed strength in savings mobilization and as a result, Centenary Rural Development Trust was transformed into a commercial bank in 1993 with a mission of providing appropriate financial services to all Ugandans in a stable manner. The bank provides a number of products and services ranging from deposit accounts, credit products, electronic banking services and money transfer services.

Centenary Bank like every company has goals and to accomplish them, it must treat employees as its valuable asset. Human resources are very important for the various companies, including banks, because they support the company through their work, talent and creativity. Therefore, the company with the serious commitment to Human Resource will pay good attention to training its employees to lead to employee performance.

There is a good development of the banking industry in Uganda and is ranked as one of the fastest growing banks. Therefore, the bank must train employees to perform a maximum service for its customers. By delivering the maximum service for the customers, the bank will be able to operate properly and will survive on the rapid competition in the banking business. Therefore, it is upon this background that the researcher would like to carry out a study to examine the effect of training on employees' performance. A case study of Centenary bank.



## **1.2 Statement of the problem**

The recognition of the importance of training in recent years has been influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized (Sultana, Irum, Ahmed and Mehmood, 2012). Training is necessary to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions. There is therefore a continual need for the process of staff development, and training fulfils an important part of this process (Sultana et al. 2012). According to Bank of Uganda Performance report (2016) more than 25% of the commercial firm's budget is spent on training and several programmes are provided to staff so as to attain or improve their performance. Centenary Bank spends substantially on training of staff to improve their performance, to remain competitive by maintaining loyal customers and to acquire more customers because of well-trained staff.

Despite the increased training of staff, Centenary Bank still faces a challenge of a declining performance of staff despite the huge funds invested in training them. This is reflected in low Job Satisfaction as the employees have low working pleasure that sometimes results from the appraisal, job experiences, inadequate appreciation, communication, fringe benefits, and nature of the work assigned, personal growth, job conditions and inadequate fringe benefits. There is low productivity as compared to the tasks assigned to staff, their output is low and they are not performed in time. Staff do not perform according to the expectations of their bosses; staff are not given an opportunity to adjust the tasks as per the skills and knowledge acquired during training (Centenary Bank Human Resource Manual, 2016).

Furthermore, there is limited efficiency as the staff have inadequate ability to do things (tasks) well or successfully to ensure there is limited wastage of resources at the bank. Such a situation is not good for Centenary Bank performance of employees or staff. Therefore, the researcher examined training and employees' performance at Centenary Bank.

### **1.3 Objectives of the study**

#### **1.3.1 Major Objective**

The major objective of the study was to investigate training and Employees' Performance in Centenary bank.

#### **1.3.2 Specific Objectives**

- i. To establish the effect of job knowledge on employees' performance.
- ii. To establish effect of the techniques on employees' performance
- iii. To examine the effect of skills on employees' performance
- iv. To assess the relationship between competence and employees' performance

### **1.4 Research Questions**

- i. What is the effect of job knowledge on employees' performance?
- ii. What is the effect of the techniques on employees' performance?
- iii. What is the effect of skills on employees' performance?
- iv. What is the relationship between competence and employees' performance?

## **1.5 Scope of the study**

### **1.5.1 Subject Scope**

This study examined training and employees' performance at Centenary bank. Training was studied under four main dimensions Job knowledge, Techniques and Skills and competence and how they foster Performance of employees. Employees' Performance was studied based on dimensions of Customer satisfaction, Job satisfaction and productivity. The moderating variable was Human Resource Management laws and Policies

### **1.5.2 Geographical Scope**

This study was carried out in Centenary bank and particularly branches of Rubaga, Nateete, Nakivubo, Mapeera and Namirembe Road respectively. Centenary bank was chosen because it fits well with in the researcher's definition of a commercial bank. It has been in the market for quite some time and it has tested the dynamics of the industry. Furthermore, the selected branches represent the hub for centenary bank business. They have the largest number of staff, most of the staff in those branches are quite senior and very knowledgeable about the training and employee performance. There have been a number of challenges of employee performance in the bank, which is a result of limited training.

### **1.5.3 Time Scope**

The research was carried out with review of training activities as well as activities that relate to performance of employees at Centenary Bank from 2012 to 2016 and the data collected from the literature ranged from 2000 to date.

This was because the selected time period covered the complete operation years for which training greatly affected employee performance at Centenary Bank.

## **1.6 Justification of the Study**

An ever rapidly changing business environment therefore demands for a lifelong learning as an essential coping strategy. Business environments change from time to time, which calls for continuous upgrading of employee skills and capabilities to improve on their job performance, growth and the ability to adapt to the rapidly changing economic environments for the organization to remain competitive (Amin et al., 2013).

Pfeifer, Janssen, Yang and Backes-Gellner (2011) support this by saying that next to schooling, human capital accumulation after entry into the labour market is considered key to economic performance at both the micro and the macro level. Further Elnaga and Imra (2013) posit that to develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee performance.

Prior studies have been done on training and employees' performance globally; those in United States, South Africa and Germany such as "Impact of Training on Employees Performance" Uzma (2015), Does Voluntary Training Impact Workers' Wages? Renaud (2009). In Uganda, there is paucity of research about training and development and employees' performance most especially in Centenary Bank (U) Limited as it faces a challenge of a declining performance of staff despite the huge funds invested in training them. Therefore, the basis for the choice of this study is to empirically establish the effect of training on employees' performance in institutions such as Centenary bank. The result of this study is hoped to contribute positively to the field of Human Resource Management in Centenary bank and other organizations that will have access to read this dissertation.

## **1.7 Significance of the Study**

The research will also be a basis for other researchers and institutions may follow the areas recommended for further research as a means of increasing knowledge on link between training and employee performance in commercial banks.

It will help the policy makers such as ministry of Labour and social development, parliament on how to use training and development to improve the performance of employees in the country. It is also hoped that the findings of the study will also promote the existing knowledge in understanding the association between training and employee performance among commercial banks, and micro financial institutions in Uganda.

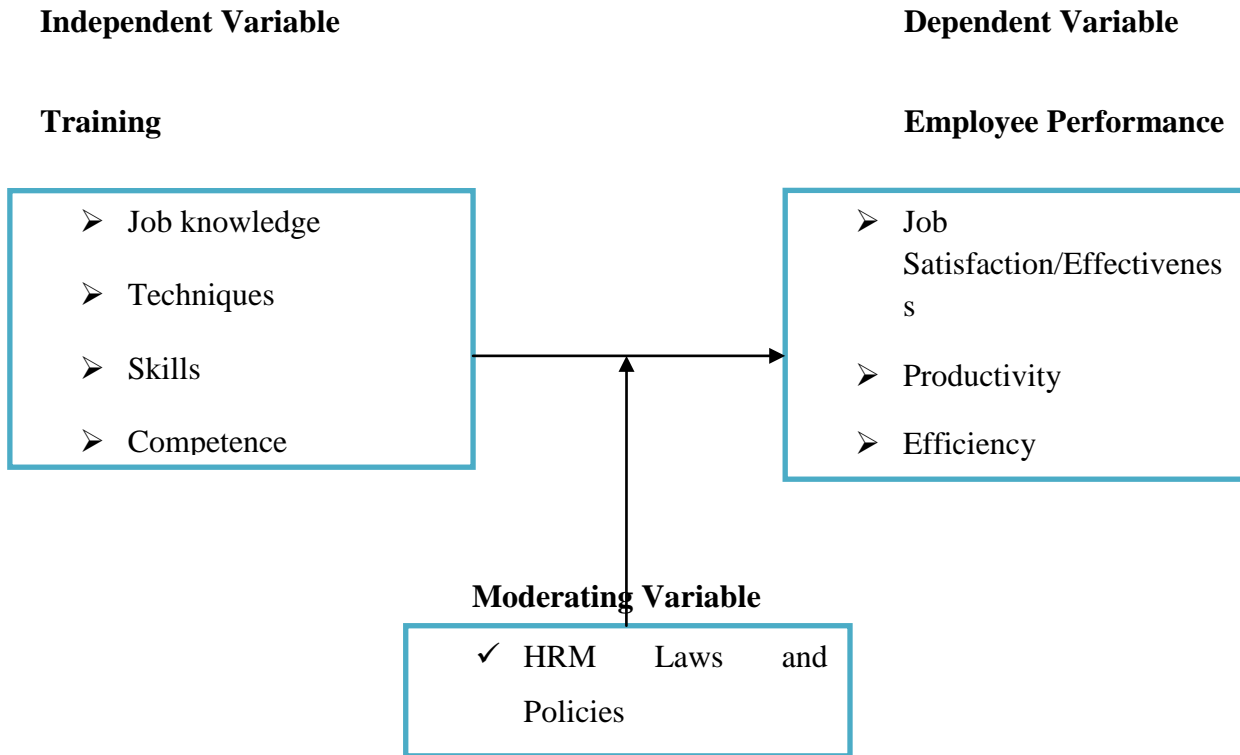
It is expected that the study will help the Management of Centenary Bank and other banks on how to improve training to achieve employee performance. It will also help employees who go for training to improve their performance and produce better results for the Organisation.

## **1.8 Conceptual Framework**

According to Mugenda and Mugenda (2003) conceptual framework is a diagrammatic presentation of the relationship between dependent and independent variables.

Training and development is beneficial not just for the organization but also to the individual employees. On one hand, training and development entails, job knowledge, techniques and skills at all levels of the organization, improves the morale of the workforce and helps the employees identify with organizational goals which ultimately results into Employee Performance which entails the customer satisfaction, job satisfaction and productivity (Hashim, 2014).

**Figure 1; the relationship between training and employee performance**



**Adopted and Modified Muhammad Hashim (2014)**

**Description of the model**

Figure one describes the relationships between variables of the study.

The framework is conceptualized that the independent variable training with dimensions such as Job knowledge, Techniques, Skills and competence and the way in which these aspects significantly influence the employee performance in the organization, which is the dependent variable in terms of Job satisfaction, productivity and efficiency. In other words, the handling of training aspects will influence the performance of staff in the organization. The HRM Laws and Policies moderate the inter-relation and to implement training, there should be support by HRM Laws and Policies. In addition to this, employees' performance stems from well-trained staff and

later trickles down and the basis is on the policies and procedures existing in the organisation. However, the moderating variable is going to be constant

## **1.9 Operational Definitions**

**Training** refers to job knowledge, techniques, skills and competencies of employees.

**Employee performance** is defined as the outcome or contribution of employees to make them attain goals (Nassazi 2013 adopted from Herbert, John & Lee 2000)

**Performance** is defined by Afshan et al. (2012) as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed.

## **1.10 Conclusion**

Chapter one established the fundamental bases on which other chapters this study relied, particularly chapter two on establishing empirical studies and the theoretical framework of the study. It clearly put into light the key concepts and issues of the study as regards the variables to be studied.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

In this chapter, the study presented related literature on training and employee performance, theoretical framework, literature on study objectives and the summary of the findings highlighting the gaps.

#### **2.1 Theoretical Framework**

##### **2.1 Human Capital Theory**

The theory of HC can trace its origins to macroeconomic development theory. In the 1950s, the main factors of production comprised land, labour, physical capital and management (Mincer 1962b, Becker 1993). By the 1960s, however, economists had great difficulty in explaining the growth of the US economy based on the aforementioned factors of production (Schultz 1961). It was the empirical work of Becker (1964), Schultz (1961) and Mincer (1974) that challenged the prevailing assumption that the growth of physical capital is paramount to economic success. The basic premise behind HC theory is that people's learning capacities are of comparable value with other resources involved in the production of goods and services (Lucas 1990).

##### **2.1.1 Assumptions of the Theory**

Applied in the context of organisations, HC theory suggests that individuals who invest in education and training will increase their skill level and be more productive than those less skilled, and so can justify higher earnings as a result of their investment in HC. As Becker



(1993, p19) suggests, '*schooling raises earnings and productivity mainly by providing knowledge, skills and a way of analyzing problems*'. Moreover, Becker's ideas play an important role in contemporary employee development and learning literature, as HC theory fuels the idea that employees' knowledge and skills can be developed through investment in education or training, that is, learning (Grant 1996a, Hatch and Dyer 2004).

One of Becker's most important contributions to employee development theory relates to training. Becker (1964) argues that; overall, investments in education and training will improve productivity; however, it is the *type* of training that determines *who will pay for* the training, that is, the employee or the firm. Earlier work by Pigou (1912) concluded that firms would not have sufficient incentives to invest in their workers' skills because trained workers can quit working for other employers who can use these skills.

However, Becker (1964) challenged this assumption and argued that organisations would be more willing to *share the costs* of firm-specific training, as it is valuable to the incumbent firm only. This is due to the observation that employees and potential employers would not benefit from the same level of productivity if they changed jobs.

Becker argued that firms would be less willing to pay for general skills primarily because, in a competitive labour market, where workers receive their marginal product, firms could never recoup their investments in general skills, so they will never pay for general training.

Moreover, with the classification of skills as 'generic' in nature, an employee could easily switch to another employer, as their skills are not firm specific. Thus, the firm would lose its initial investment. Instead, Becker argued that employees themselves would have the right incentives to

improve their general skills because, in competitive markets. They are the sole beneficiaries of the improvements in their productivity (Acemoglu and Pischke 1999).

Moreover, workers can undertake such investments quite easily by accepting a lower wage than their productivity during the period of training (Becker 1964). The logic behind this observation relates to the idea that employees will view paying for general training as an investment, which they anticipate will lead to higher future wages, regardless of the firm they are working with.

### **2.1.3 Criticisms of the theory**

First, Oliveira, and Da Costa (2014) note that Becker's initial research on education and earnings ignores the role of worker experience. Oliveira and Da Costa (2014) highlight that Becker declined to measure experience, despite its importance for employers, who rank it both highly in selection and employment. Second, as highlighted by Morgan and Winship (2015), the concept of ability in Becker's research is a contentious issue. Although Becker adjusted for IQ and individuals' performance in high school (that is, high school rank) in his analysis, many theorists still contend that the purported causal effect of education on earnings may instead reflect 'ability' rather than any productivity enhancing skills gained through educational institutions.

Oliveira and Holland (2007) and Oliveira and Da Costa (2014) argue that Becker disregards any education or training that is neither formally structured nor requires financial investment. In other words, Becker places too much emphasis on investments in formal training (that is, general and specific), and neglects the role of informal training/informal learning. Informal learning is essentially learning by doing, or learning from experience. For example, employees can learn a

lot by casually experimenting on the job. Barron et al (2007) have highlighted that informal learning is especially prevalent at the beginning of a worker's employment.

Acemoglu and Pischke (1999) emphasise that while Becker subdivides skills into general or specific, many skills tend to be industry-specific. For example, knowing how to use a printing machine is of limited use outside the printing industry. Nevertheless, under Becker's framework, these skills are 'general' because typically there are many firms in the same industry using similar technologies. Estevez-Abe et al (2001) build on Becker's framework and make a distinction between general, industry- and firm-specific skills. The authors argue that industry-specific training is training which boosts the productivity of all other firms in the industry, but not outside the industry. Examples include skills acquired through apprenticeships and at vocational schools.

Finally, Becker's theory largely ignores the role of non-cognitive abilities. In recent years, there has been a growing focus on non-cognitive skills and abilities (Heckman and Rubinstein 2001, West et al 2016). In contrast to cognitive skills, non-cognitive skills are not directly related to the process of acquiring knowledge through the senses, experience or reasoning. Instead, non-cognitive skills consist of the behaviors, mindsets, attitudes, learning strategies and social skills that can have a profound effect on the way human beings learn. For example, an employee may be cognitively strong, but if they do not have the resolve to attend training sessions within the organisation, they will never reach their full potential. In this sense, factors such as self-efficacy, grit, motivation, self-control, resilience, optimism, hope and the ability to work with others become important to the success of employees in organisations (Heckman and Rubinstein 2001,

Luthans et al 2007, 2008, Avey et al 2010a, West et al 2016). Furthermore, the measurement of non-cognitive abilities is also becoming a key issue within organisations (Avey et al 2010b).

Spence (1973) offers a theoretical response to HC theory and the findings of Becker's research in the form of signaling theory. While Becker argues that investment in education and training will improve productivity and earnings, Spence (1973) takes a different view and argues that because of the unobserved ability of workers (information asymmetry), education merely serves as a signal to employers regarding the quality of workers, that is, an MBA or a degree from a prestigious university or college. According to Connelly et al (2011, p43), '*Spence's model stands in contrast to human capital theory because he de-emphasizes the role of education for increasing worker productivity and focuses instead on education as a means to communicate otherwise unobservable characteristics of the job candidate (Weiss, 1995).*'

#### **2.1.4 Relevance of the theory to the study**

Schultz (1961) and Nelson and Phelps (1966) view HC as the capacity to adapt in changing environments. Both Schultz and Nelson and Phelps argue that HC is especially useful in dealing with 'disequilibrium' situations, or more generally, with situations in which there is a changing environment, and workers have to adapt to this, which are very common in the banking sector. For example, Schultz and Nelson and Phelps propose that the HC of the workforce is a crucial factor facilitating the adoption of new and more productive technologies. Furthermore, in an era of sustainability, firms are increasingly turning to their employees as a source of innovation and challenging them to find new ideas and routines to operate more sustainably.

Hence, a firm's HC can be pivotal in firm adaptation in uncertain or changing environments of the banking industry. Schultz's and Nelson and Phelps's ideas on HC have a major role to play in contemporary HC theory, both at the individual and unit level. It is also important to remember that individual-level change initiatives such as training, employee performance in form employee empowerment, job satisfaction and flexibility play a key role in overall organisational change.

## **2.2 Conceptual Literature Review**

### **2.2.1 Training**

Training refers to a planned intervention aimed at enhancing the elements of individual job performance" (Chiaburu and Tekleab, 2005). It is all about improving the skills that seems to be necessary for the achievement of organizational goals. Training programs may also help the workforce to decrease their anxiety or frustration, originated by the work on job (Chenet al., 2004). Those workers who feel themselves to be unable to perform a task with the desired level of performance often decide to leave the firm (Chen et al., 2004), otherwise, their stay at a firm will not add to productivity (Kanelopoulos and Akrivos, 2006).

The greater the gap between the skills necessary and those possessed by the workforce, the higher the job dissatisfaction of the workers. Rowden (2002), suggest that training may also be an efficient tool for improving ones job satisfaction, as employee better performance leads to appreciation by the top management, hence employee feel more adjusted with his job. According to Rowden and Conine (2005), trained employees are more able to satisfy the customers and (Tsai et al., 2007), employees who learn because of training program shows a greater level of job satisfaction along with superior performance. Training entails

**Job knowledge** Zheng (2009) defines job knowledge is the understanding of a set of responsibilities specific to a job, as well as the ongoing capacity to stay abreast of changes in job functions. The collective job knowledge of the staff of an organization or company is a human resource asset of immense value in the marketplace. Sometimes referred to as "intellectual capital," a worker's knowledge of a particular job should closely match the actual job performance required.

There are productivity benefits to regularly assessing job knowledge within an organization. Job responsibilities can evolve over time in an incremental fashion, if integration of new procedures and technology into the workflow for a particular job position is practiced.

**Techniques** Renaud (2009) it refers to the manner in which technical details are treated (as by a writer) or basic physical movements are used and ability to treat such details or use such movements or a body of technical methods a method of accomplishing a desired aim. Some of the training techniques include;

**Job rotation and transfers** (McCourt & Eldridge 2003, 356) as a way of developing employee skills within organization involves movements of employees from one official responsibility to another. For example taking on higher rank position within the organization, and one branch of the organization to another. For transfers for example, it could involve movement of employees from one country to another. These rotations and transfers facilitate employees acquire knowledge of the different operations within the organization together with the differences existing in different countries where the organization operates. The knowledge acquired by the

selected employees for this method is beneficial to the organization as it may increase the competitive advantage of the organization.

**Coaching and/or mentoring** involves having the more experienced employees coach the less experienced employees (Devanna, Fombrun & Tichy 1984; McCourt & Eldridge 2003, 256; Torrington et al. 2005, 394 - 395). It is argued that mentoring offers a wide range of advantages for development of the responsibility and relationship building (Torrington et al. 2005, 394 – 395). The practice is often applied to newly recruited graduates in the organization by being attached to mentor who might be their immediate managers or another senior manager. This however does not imply that older employees are excluded from this training and development method but it is mainly emphasized for the newly employed persons within the organization.

**Orientation** This is yet another training and development method. This involves getting new employees familiarized and trained on the new job within an organization. During this process, they are exposed to different undertakings for example the nature of their new work, how to take on their identified tasks and responsibilities and what is generally expected of the employees by the organization. They are further given a general overview of the organizational working environment including for example working systems, technology, and office layout, briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

**Conferences** as a training and development method involves presentations by more than one person to a wide audience. It is more cost effective to train a group of employees on a particular

topic all at the same time in large audiences. This method is however disadvantageous because it is not easy to ensure that all individual trainees understand the topic at hand as a whole; not all trainees follow at the same pace during the training sessions; focus may go to particular trainees who may seem to understand faster than others and thus leading to under training other individuals.

**Role-playing** involves training and development techniques that attempt to capture and bring forth decision-making situations to the employee being trained. In other words, the method allows employees to act out work scenarios. It involves the presentation of problems and solutions for example in an organization setting for discussion. Trainees are provided with some information related to the description of the roles, concerns, objectives, responsibilities, emotions, and many more. Following is provision of a general description of the situation and the problem they face. The trainees are thereafter required to act out their roles. This method is more effective when carried out under stress-free or alternatively minimal-stress environments to facilitate easier learning. It is a very effective training method for a wide range of employees for example those in sales or customer service area, management and support employees.

**Skill** Kaya (2007) a skill is learning to carry out a task with pre-determined results often within a given amount of time, energy, or both. Skills can often be divided into domain general and domain-specific skills. For example, in the domain of work, some general skills would include time management, teamwork and leadership, self-motivation and others, whereas domain-specific skills would be useful only for a certain job. Skill usually requires certain environmental stimuli and situations to assess the level of skill being shown and used.



**Competence** according to Shippmann (2000) is the ability of an individual to do a job properly. A competency is a set of defined behaviors that provide a structured guide enabling the identification, evaluation and development of the behaviors in individual employees. The term "competence" first appeared in an article authored by R.W. White in 1959 as a concept for performance motivation. Later, in 1970, Craig C. Lundberg defined the concept in "Planning the Executive Development Program". The term gained traction when in 1973, David McClelland, Ph.D. wrote a seminal paper entitled, "Testing for Competence Rather Than for Intelligence". It has since been popularized by one-time fellow McBer & Company (Currently the "Hay Group") colleague Richard Boyatzis and many others, such as T.F. Gilbert (1978) who used the concept in relationship to performance improvement. Its use varies widely, which leads to considerable misunderstanding. This is all the more true, that competence appeared in varied countries and varied scientific contexts, with different meanings (Klarsfeld, 2000).

Some scholars see "competence" as a combination of practical and theoretical knowledge, cognitive skills, behavior and values used to improve performance; or as the state or quality of being adequately or well qualified, having the ability to perform a specific role. For instance, management competency might include systems thinking and emotional intelligence, and skills in influence and negotiation.

### **2.2.2 Employees' Performance**

It involves aspects such as Job Satisfaction/Effectiveness, productivity and efficiency as described below

Job satisfaction according to one of the most widely used definitions in organizational research is that of Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". Others have defined it as simply how content an individual is with his or her job; whether he or she likes the job or not. It is assessed at both the global level (whether or not the individual is satisfied with the job overall), or at the facet level (whether or not the individual is satisfied with different aspects of the job). Spector (1997) lists 14 common facets: Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security, and Supervision.

A more recent definition of the concept of job satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative), affective (or emotional), and behavioral components. Job satisfaction scales vary in the extent to which they assess the affective feelings about the job or the cognitive assessment of the job. Affective job satisfaction is a subjective construct representing an emotional feeling individuals have about their job

Hence, According to Moorman (1993) affective job satisfaction for individuals reflects the degree of pleasure or happiness their job in general induces. Cognitive job satisfaction is a more objective and logical evaluation of various facets of a job. Cognitive job satisfaction can be unidimensional if it comprises evaluation of just one facet of a job, such as pay or maternity leave, or multidimensional if two or more facets of a job are simultaneously evaluated. Cognitive job satisfaction does not assess the degree of pleasure or happiness that arises from specific job facets, but rather gauges the extent to which those job facets are judged by the job holder to be

satisfactory in comparison with objectives they themselves set or with other jobs. While cognitive job satisfaction might help to bring about affective job satisfaction, the two constructs are distinct, not necessarily directly related, and have different antecedents and consequences.

Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions (Aristovnik, 2014).

**Productivity** Hulten (2009) it refers to an average measure of the efficiency of production. It can be expressed as the ratio of output to inputs used in the production process, i.e. output per unit of input. When all outputs and inputs are included in the productivity measure, it is called total productivity. Outputs and inputs are defined in the total productivity measure as their economic values. The value of outputs minus the value of inputs is a measure of the income generated in a production process. It is a measure of total efficiency of a production process and as such the objective to be maximized in production process.

Jorgenson et al (2014) productivity measures that use one or more inputs or factors, but not all factors, are called partial productivities. A common example in economics is labor productivity, usually expressed as output per hour. At the company level, typical partial productivity measures are such things as worker hours, materials or energy per unit of production.

**Efficiency** According to Kaya (2007) it is the (often measurable) ability to avoid wasting materials, energy, efforts, money, and time in doing something or in producing a desired result.

In a more general sense, it is the ability to do things well, successfully, and without waste. In more mathematical or scientific terms, it is a measure of the extent to which input is well used for an intended task or function (output). It often specifically comprises the capability of a specific application of effort to produce a specific outcome with a minimum amount or quantity of waste, expense, or unnecessary effort. Efficiency of course refers to very different inputs and outputs in different fields and industries.

Efficiency is very often confused with effectiveness. In general, efficiency is a measurable concept, quantitatively determined by the ratio of useful output to total input. Effectiveness is the simpler concept of being able to achieve a desired result, which can be expressed quantitatively but doesn't usually require more complicated mathematics than addition (Kaya, 2007).

#### **2.2.4 Services offered by the Financial institutions**

Joanna Ledgerwood (2000) as financial institutions are set up with the aim of poverty alleviation in mind, they often provide more than just financial services. The three main types of services provided are:

**Financial Intermediation:** This is the main service offering of financial institutions (and the focus of this paper). It can include providing working capital, fixed asset loans, savings and insurance products.

**Enterprise Development Services:** As a complementary service, some financial institutions offer a basic level of training to encourage successful microenterprises. This can ensure a better success rate in the impact of the credit provided. This may involve training on marketing and business management etc.

Social Services: Where social services are very poor in an area, it can be difficult to provide financial services that people will be able to use. The people may be living hand-to-mouth, without any basic social services being provided. It can be very difficult for people under such circumstances to engage in sustainable entrepreneurial activities. Basic social services that could be provided by MFIs, before provision of financial services can include assistance with health and education. Such services obviously require substantial donor funds to operate. They are however far more important than financial services to people that face such poverty (Northrip, 2000).

Marguerite (2001) Financial Intermediation: The financial services provided by financial institutions, as it is in these areas that actuaries might be able to provide most assistance. Financial Intermediation involves transferring capital, liquidity or risk from those parts of the economy that have a surplus, to those that have a shortage. Financial institutions are often not in a position to provide a full suite of financial services. The products they do offer depend on their objectives, and the needs of their target market. In principle, they are very similar to those offered by large financial institutions, but usually with an emphasis on simplicity. Some of the products provided by financial institutions include:

Credit: Loans are usually provided for investment in a productive pursuit (as opposed to being used for consumption). There are times (e.g. during a drought that causes a lack of production), where the loans may be provided for consumption as well, although if used too widely, it may result in a high rate of default. Credit is usually provided on a short-term basis (anywhere between 3 months and one year), generally for small loan sizes. Assessing credit risk is difficult, and not cost effective for small loan sizes. The method used by most financial institutions is to lend small amounts to individual customers at first. If they make timely repayments, they will

increase the amounts they lend in the future. Some Financial institutions try to ensure repayment by forming Joint Liability Groups. These involve members of a community agreeing to guarantee each other's loans. This way, peer pressure and community conscience can result in a high rate of repayment on loans. Financial institutions are forced to run very cheap operations (e.g. few branches, a mobile staff force with low salary expectations). Loan interest rates are usually higher than commercial banks, due to the higher default risk and higher expense ratios faced.

Savings: Deposit taking services can be very valuable to the poor, who often have very few reliable places to save money in order to smooth timing differences between their income and expenditure. From the financial institution's point of view, it can be a useful source of funds, and can encourage financial prudence in their clients. The risk in providing these services are similar to those faced by any bank. If the financial institution's loan repayment rate in particular is poor, there is a great risk that depositor's capital will be eroded. Generally, deposit-taking institutions would be required to face much more regulation than those providing just loan services. It can be disastrous for confidence in the financial system if the poor lose their savings due to insolvency of the financial institution (McGuire et al., 1998).

Insurance: Financial institutions in some countries are trying to expand their product range to include risk transfer services. The Grameen Bank in Bangladesh, for example, requires each member in a group-lending programme has contribute 1 percent of the loan amount to an insurance fund to cover the risk of death mitigating their ability to repay the loan. Other types of insurance offered include health and property. In many financial institutions, it is a risky product to offer majorly because the institutions often lack the expertise to price or even control the risk taken on. Did somebody call for an actuary? It is also questionable whether insurance is of as

much value to the very poor, as the cost to transfer the risk may be too high for them. Some institutions<sup>1</sup> that have provided insurance say that clients get benefits from protection against extreme hardship caused by death or catastrophe. Such disasters often hurt the poor more than the rich.

## **2.3 Empirical review**

### **2.3.1 Job knowledge and employees' performance**

Prior definitions have identified job knowledge as technical information, facts, and procedures required to do the job (e.g., Hunter, 1993; Schmidt, Hunter, & Outerbridge, 1986). Job knowledge had a stronger effect on job performance in military samples than civilian samples (Schmidt et al., 1986), but the authors hypothesized that the finding was due to the military's emphasis on procedures, which is in line with the banking sector or financial institutions. We suggest that research that explores further the role of job knowledge might be informative, especially with civilian samples. Potential benefits might be a better understanding of the ability-performance relationship and improved prediction.

Thus, in the current study we examined a model that tested job knowledge as a mediator in the relationship between cognitive ability and performance.

Studies on the voluntary turnover model have attracted much attention amongst academic and practitioners for a long time, making voluntary turnover of knowledge and management talents two major research dimensions (Eriksson, 2001; Potter and Timothy, 2003). Talented employees often comprise the organization's core human capital, making it significant to highlight their turnover behavior influence on an organization's competitive advantage, which is in line with the financial institutions (Lee and Steven, 1997; Shaw, 1999; HoukesInge, 2001).

The obvious loss of an organization's talent has inspired researchers and practitioners alike to identify the factors that enable organizations to promote effective talent retention and organization performance (Dalton et al., 1982; Allen and Rodger, 1999; Lee et al., 2004).

Therefore, the developed model may demonstrate an adaptable situation whereby different period features put the accent on knowledge economy development, especially the job coupling model by Mitchell (2003) and Lee (2004) reveals employee retention or turnover tendencies and behaviors. They are a more significant explanation for the traditional-manner turnover model, which is attracting attention and is increasingly quoted by the mainstream school (Maertz and Griffeth, 2004). Coupling in the financial institutions means the economic activities are rooted in the social structure, but the core of the social structure should be the social network of the people living and coupling. Its mechanism should be the "dependence on each other". The practical verification of the job-coupling model may reveal the performance factors of the organization included by the employee job coupled, this may possibly be the link or process, which connects employee organizational behavior and decision-making at the concept and the experience of the organization. In other words, the job coupling variables may not only be predetermined variables causing the employee to stay or leave, but also strong variables affecting the employee's performance in the banking or financial institutions (Lee et al., 2004).

According to Yang (2003), the values of organizational learning culture are so productive that they develop capabilities among employees with increasing levels of intrinsic motivation, productivity and knowledge in the banking sector. The values of organizational learning culture motivate the employees, color the experiences and increase their professional abilities to perform well in the organizations that not only increase the output but also their feedback. Probst and Büchel (1997) and Powell (1998) posited a view that transfer of technical knowledge,



dissemination, social learning and interaction is a motivating factor for employees' productivity enhancement. Employees' education concurrently fosters the performance-based activities and enhances the significance of their existence for acquiring a well-functioned organizational perspective in the banking sector.

Employees with higher feedback and performance will be more satisfied and committed and tend to act in a coordinated and appropriate manner (Bar and Conlon, 1994). Latham and Locke (1979) stated that good feedback not only motivates the employees but also inspires them to learn and retain their better performance in the banking sector. Tylor et al. (1996) stated the view that the learning, experience and systematic practices affect positively and significantly on feedback of employees, as learning behavior and knowledge simultaneously create competitive edge. The employees' contribution in the cultural perspective of work and task activities gets the managerial attention, making them to get their share in the managers' good book. This is because the learned employees create a pleasing impact that can make a company profitable and long lasting in the financial institutions.

Training and educating create an orderly difference in the organizational perspective and employees' perception. Kluger and DeNisi (1996) are of the view that the more the employees learn from the organizational environment the better they perform because they get appreciation, acknowledgement and feel more devoted to work (Hamilton, 2009). Pellegrino et al. (2001) stated that it is the essence of positive feedback that makes employees more valued because they are admired for their work and for value addition. The organizations working with such a systematic vitality and social perspective of learning set example for others in the banking sector.

Jong and Hartog (2007) stated that the education of employees with knowledge and precision is likely to determine their creativity and innovative behavior at work especially when it comes to the sectors that require intensive learning and strong educational background from employees e.g. banking, IT, research and education, marketing, etc. Empirical research stated that the process of learning brings more job involvement, as the employees will think differently and put more rigorous efforts in delivering quality output for making their organization unique and systematically productive (Amabile, 1988). In the light of the above literature review, the following hypotheses are deducted:

Hamilton (2009) the learning culture imparts bemusing impact on employees' performance, as learning, developing and interpreting the information and knowledge foster the process of organizational change and make employees more innovative and creative by enhancing their performance and feedback. The employees because of social interaction, interpersonal learning and experience sharing learn the essential and key traits of performing tasks, which makes them more valuable for their financial institutions.

With knowledge and skills come higher salary demands. These knowledge workers will no longer "work for beans." According to Maslow's hierarchy of needs, people have physical, security, social, ego and self-actualization needs. People are motivated to fulfil lower-level needs before they move on to fulfil higher-level needs, such as ego (esteem) and self-actualization. (Herzberg 1987) Knowing what people need can help us understand how to motivate today's knowledge workers. Given the fact that these workers command high-paying jobs, we can infer that money alone does not provide enough of an incentive as a motivator for performance in the banking sector. This is, of course, an element of Herzberg's theory of motivation.

### **2.3.2 Techniques and employees' performance**

Chipunza (2009) another aspect of the present research study shows that the following motivational variables were found to have significant influence on employee retention in one sector without a corresponding significance in the banking sector. These variables include goal setting techniques; promotion system based on performance; recognition and rewards for good performance; and employee mentoring. Goal setting techniques as a retention strategy was found to be more popular among private sector organizations, hence, techniques and employees' performance in the banking sector.

The practice enables individual employees to assess their contribution to the attainment of organizational goals. High performing employees can use this technique as a basis to negotiate for higher salaries or accelerated promotion while employers also can increase overall productivity using this technique in the banking sector (Chipunza, 2009).

Bliss WG (2007) Employees in the banking sector, especially those with esteem and self-actualization drives want to be appreciated and rewarded, not necessarily with money, but by openly acknowledging their achievements and contribution to the attainment of organisational goals and objectives. This concurs with the findings by Johnson (2000) which shows that two-thirds of respondents in the research admitted that lack of appreciation was the major factor in driving them to leave their organisations. Financial institutions were significantly influenced by this variable perhaps, because of certain aspects of the banking sector Regulations that allow employees to be rewarded financially for good performance and valuable suggestions

In the banking sector, the quality and efficiency of staff are the functions of the level of training and utilization of such staff. The staff of a system may become obsolete if they do not update themselves with new knowledge, skills, and new work methods for the progress of the organization in which they work. The entire system may become rustic and obsolete if it lacks the systematic means of continually developing and renewing the systems' capabilities. Nakpodia (2006) reported, "Engineer's knowledge of his field is cut into half every ten years because of the advancement of the field unless he or she continues to work". Training is a planned programme of both staff and the system.

According to Peretomode and Peretomode (2001), training is a planned organizational efforts concerned with helping an employee to acquire specific and immediately useable skills, knowledge, concepts, attitudes and behaviors to enable him or her perform more efficiently and effectively on his present job in the banking sector.

In the banking sector training is a process of increasing human efficiency through which people are offered the opportunity to acquire new skills and current knowledge required in carrying out various specialized tasks in their place of work.

In fact, training is defined as the teaching of vocational or practical that relate to specific skills. Although training of personnel is important but training without utilization of trained staff is a waste because without the application of acquired skills to the task that is to be performed, there cannot be progress or advancement in the banking sector (Nwagwu, 1992).

Hence, Obadan (2000) sees utilization as “useful engagement of staff in his area of specialization for effectiveness and efficiency”. To him, utilization as an active involvement of people in their area of specialization throughout the organization and that whatever basket of skills knowledge, ability and experience is available, it is only a part of the larger system and requires a deliberate alignment of effective human utilization to achieve an effective goal in the financial initiations.

Techniques and performance management are two employee performance evaluation methods.

Performance management is the traditional approach to evaluating the performance of an employee. The increased competitive nature of the economy and rapid changes in the external environment has forced many organizations to shift from reactive performance appraisals to the proactive performance management to boost productivity and improve organizational performance in the banking sector.

Techniques together with Performance appraisal methods and mechanisms have been used by public sector organizations over a long period to evaluate the performance of the employees working in the financial institutions. Rigid performance appraisal processes used for evaluating employees have their shortcomings and most organizations are looking for other means to effectively evaluate the performance of the employees (Fryer et al., 2009). Performance appraisal has also been called an audit function of an organization regarding the performance of individuals, groups and entire divisions.

Techniques together with Performance appraisal systems aim to fulfil the features of modern performance management concepts, paving the way for major changes in the work culture of the banking sector. Appraisals range from official prescribed meetings between an evaluator and

evaluate to causal, change occasions where an evaluator observed work activities and indicated his or her assessment with an informal comment (Hershey and Blanchard, 1982).

Techniques together with appraisals regularly record an assessment of an employee's performance, potential and development needs. The appraisal is an opportunity to take an overall view of work content, loads and volumes, to look back on what has been achieved during the reporting period and agree objectives for the next. Hofstede (1997) explains that one important purpose for appraisal is a basis for employers to take disciplinary action such as denying a pay increase or justification of employee termination in the banking sector.

Techniques in the banking sector such as the Performance appraisals also serve the determination of transfers and assignments, personnel planning, assisting in goal identification, reinforcing the authority structure, and identifying widespread organizational developmental needs. Mckenna et al. (2002) define performance appraisal as any personnel decision that affects the status of employees regarding retention, termination, promotion, demotion, transfer, salary increases or decreases, or admission into a training program. The purpose of the performance appraisal affects the observation and the recall of behaviour, as well as the evaluation of performance. Jawahar and Stone (1997) suggested that the purpose of appraisal is the most important contextual factor for understanding performance appraisal processes and outcomes.

The attributes of effective performance measures and measurement systems include the need to measure, to relate directly to the organization's mission and objectives, to reflect the company's external competitive environment, customer requirements, internal objectives, and explicit need for strategies, action and measures to be consistent. When performance appraisal information is

intended to be used for developmental purposes, employees receive concrete feedback about their job performance in the banking sector.

### **2.3.3 Skills and employees' performance**

Eastaff (2002) suggests that skilled employees should have personal attributes in the banking sector. This includes people with passion and the right attitude, foresight, creativity, confidence, ability to motivate flexibility and respect for others. Business skills were suggested as follows; business focus, sales orientation, financial acumen, entrepreneurial skills, good customer relationship, good relationship with the hotel owners, a diplomat and a negotiator. Other skills necessary to facilitate success are that the hotel should be a learning organization not a training centre.

Other previous researches by Burgess and Aitken (2004), Mayaka and King (2002) support that banking industry should play a central role. However, Sola et al. (2003)

Hsin-Hsi Lai (2011) therefore, when designing a compensation system, in order to satisfy multiple goals, financial institutions should consider several basic factors, such as the health of employees, their postings, performance and skills. Following Robbins (1992), this study considers compensation system design as based on three factors: job-based pay, performance-based pay and skill-based pay.

1) Job-based pay: Organizations (banks) decide on the relative value of job-based pay. The criteria of pay design include internal equity, job attributes, difficulty and responsibility. The theoretical basis of job-based pay is the equity theory of organizational behavior, which focuses on internal equity. According to equity theory, employees will compare their contribution and return with that of other employees and try to even out any inequity (Robbins, 1992). 2) Skill-

based pay: also referred to as knowledge-based pay, is based on the skills of employees. Basically, it means that employees are paid differently according to their skills, education and capabilities. In past years, skill-based pay has been greatly valued by managers. 3) Performance-based pay: A performance-based pay design is a flexible compensation system that considers equity and individuals' different demands, and provides proper incentive for work done. Although this design increases the cost of enterprises, the benefits are significantly more than the overall cost. When employees' needs are considered and their learning motivation is enhanced, they work harder and are more loyal to their companies. Thus, employer and employee cohesion is strengthened in the banking sector.

According to Perrewe et al. (2000), a political skill is an antidote for workplace stressors; the effective use of political skills can reduce job stress. The political skills were conceptualized as directly reducing executive's perceptions of organizational and extra organizational stressors (Perrewe et al., 2000). If there were more political skills, then people were more confident about their ability to control images, impressions and interactions at work, which in turn, help them cope up and reduce stress in the banking sector:

Keeping in view the meta-analytical findings, perception of organizational politics is positively associated with employee job stress (Chang et al., 2009). Political skill is suggested to be the coping mechanism which helps individual cope up negative effects of stressors on job outcomes (Harvey et al., 2007). A study by Perrewe et al. (2004) investigated moderation of political skill to reduce negative effect of job stress. So the people having high level of political skill will easily adjust to and cope with negative effects of perception of politics and consequently their job stress will be lowered down due to buffering effects of political skill.



According to Sowmya and Panchanatham (2011), turnover intention is an outcome of organizational politics. Keeping in view the meta-analytical findings perception of organizational politics was positively associated with intention to quit (Chang et al., 2009). Perception of politics is one of the stressors and it is major predictor of intention to quit. On the other hand, political skill is suggested to be a coping element which helps individuals reduce negative consequences of stressors (Harvey et al., 2007). So people with higher level of politics perception are more likely to have higher level of intention to quit. High political skill will help individuals reduce negative effects of political environment and in turn, will lower down the intention to quit in the banking sector.

Hendricks (2006) notes that employees with scarce skills are in great demand by the South African government and becoming difficult to source. When these categories of employees are eventually sourced, they become even more difficult for government to retain which also the case in the banking sector. It is not only government that is finding it difficult retaining highly skilled employees. The private sector managers especially in the banking sector also admit that one of the most difficult aspects of their jobs is the retention of key employees in their organisations (Litheko, 2008). Most of the time when these employees move, they migrate to competing organisations with the knowledge and trade secrets acquired from their former employers thereby creating an even more critical situation for the latter (Abassi and Hollman, 2000). Empirical studies such as Stovel and Bontis (2002) have shown that employees, on average switch employers every six years. This situation demands that management should identify the reasons for this frequent change of employment by employees. Once this reason/s has been identified, management can then device retention strategies that will help in keeping essential employees for a rather longer tenure. Knowledge, skills and contacts that a departing

employee takes out of the organisation constitutes a huge loss. These attributes are, in most cases, lost to a competitor organisation that may use this to gain competitive advantage. Ramlall (2003) estimates the cost of employee turnover as 150% of an individual employee's annual salary. This cost can be substantial especially when high profile employees or high number of employees is involved.

Bussin (2002) contends that constant training and development of employees' skills can indeed facilitate their early turnover instead of reinforcing their retention in the banking sector. Providing employees with the latest training and development opportunities raises their market value thus increasing their mobility. The findings of the present study can however be explained in terms of the importance attached to employee training and development by the South African government especially in the financial institutions. South Africa has developed one of the most comprehensive national skills development systems in the world with the appropriate legislative and policy frameworks to back it up. Such legislation and policies include the Skills Development Act (Act 97 of 1998); the Skills Development Levies Act (Act 9 of 1999); and the National Skills Development Strategy (2001) amongst others.

#### **2.3.4 Competence and employees' performance**

Due to fast pace global and technological development, the firms are now facing new changes as well as challenges.

Technological advancements have moulded the need of capabilities and competencies required to perform a particular tasks. Thus, to cope with these challenges, more improved and effective training programs are required by all corporates. Effective training programs helps in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time in the banking sector (Wei-Tai, 2006).

According to Farooq & Aslam (2011), managers are trying their level best to develop the employee's capabilities, ultimately creating good working environment within the organization. For the sake of capacity, building managers are involved in developing the effective training programs for their employees to equip them with the desired knowledge, skills and abilities to achieve organizational goals in the banking sector. This struggle by the top management not only improves the employee performance but also creates positive image of the firm worldwide, (Jia-Fang, 2010).

In the banking sector effective training programs helps employees to get acquaintance with the desired new technological advancement, also gaining full command on the competencies and skills required to perform at a particular job and to void on the job errors and mistakes (Robert, 2006).

The classification is in such a way that the higher the stars, the better the quality of service expectations, standards and overall structure and amenities (Baum, 2002). Hence, the employer requires employees with requisite skills and high competences. In a recent stakeholder's forum (Mwaisaka, 2006), an appeal was made to the government to regulate the training of personnel which was meant to protect the banking sector from the falling standards occasioned by the mushrooming of bogus colleges.

Previous related studies by Austra and Asta (2009) and Mayaka and King (2002) observed a mismatch of the learnt skills and those needed in the banking industry. Mayo (2003) suggests that there is need to ensure that students acquire relevant competences to serve as productive employees. This can be achieved by the training providers impacting the necessary skills for a given competence. This is supported by Agut et al. (2003) who suggested that all sets of competences are required for effective management. The study focused on the bank managers

and no information was gathered from the human resource managers. In addition, the lower level employees who are vital in quality service did not give information. Such information on employees' competences is important for industrial growth.

There are several empirical studies done on employees' competences but very little research has been documented in Kenya in the banking sector despite that relevantly trained workforce is critical in enhancing destination competitiveness. In addition, Brophy and Kiely (2002) had recommended that a competence research be conducted in financial institutions. This study aimed at determining the Banking Industry employers' expectations on employees' competences and skills.

The banking industry expectation varies as per country being researched. There seems to be skills and competency that are common to all researchers like customer service, technical skills and management that the industry expects an employee to possess in order to be competent. Burgess and Aitken (2004) did not address skills and competence in the form of understanding the level of service expected by international guests, multi-skilled and self-initiative.

The chronic shortage of skills revealed may suggest that the educators do not impart them during training. An implication that would mean that the employees' lack competences since they do not have the requisite skills. This will definitely hurt the industry, as there will be no quality service; the government should move faster and address issues affecting banking training.

Cotton (2002) identified people management, influence, communication, developing relationships, planning, analyzing information, decision-making, commercial awareness and resilience as competences, which every employee should possess in the banking sector. In addition, Glmore and Gregor (2001) established characteristics such as honesty, code of ethics, appropriate appearance, fairness, respect and good working relationships as important.

Punctuality, cautiousness, reliability and trustworthiness were considered as professional behaviors.

Currently in the banking sector, employees' competences depend on skills acquired during training. The quality of service depends on the competency in these skills. Sola et al. (2002) advocate an effort to foster skills, which correspond, to the contemporary industrial needs. The School of Banking of Eastern Mediterranean, a certified centre emphasizes a demonstration kit, training banking and computer programme. Many training providers in Kenya lack the aforementioned and so graduates' competences in the contemporary industry raises eyebrows. Despite the fact that every commercial bank has a training center, the Kenya Banking industry and the academia are not well linked so that each can benefit from each other. Some of the trainees are trained on theory only and get the practice during industrial attachment. Such students will not acquire the necessary skills to be competent enough to give high quality service.

Burgess and Aitken (2004), Cotton (2002) and Gilmore and Gregor (2001) also omitted the skills and competency. This implies that the banking industry should give quality service that the employees need to have competency in the certain skills sets. These skills are the special ability gained by learning and practice. Managerial competences fall into two categories: the technical and generic. Technical managerial competence consists of having knowledge and skills that enable the manager to give an effective performance in specific areas of management. Generic managerial competence refers mainly to manager's capability of self-regulation and self-control in job development.

There are several debates on skills and competences required in today's workplace most especially in the banking sector. Brophy and Kiely (2002) suggested the need for an innovative and fresh approach to human resource management within the Irish hotel sector. Various authors

have suggested that a competent employee must contribute to customer satisfaction amongst other things (Wikipedia assessed 27/9/11; Nwenre, 2005). Hence, a competent employee should have a cluster of skills and attitude that affect a major part of one's job (Nwenre, 2005).

#### 2.4 Moderating variable

A moderating variable sometimes referred to as mediating or intervening variable is a hypothetical variable used to explain casual links between other variables. They are hypothetical in a sense that they cannot be observed in an experiment much as they have an effect on the strength of the relationship between the dependent and the independent variables. In this case, the moderating variables included Human Resource Management Laws and Policies that govern financial institutions.

Human resource management Laws and policies are continuing guidelines on the approach an organization intends to adopt in managing its people (Armstrong, 2001). They represent specific guidelines to HR managers on various matters concerning employment and state the intent of the organization on different aspects of Human Resource management such as recruitment, promotion, compensation, training, selections etc. They therefore serve as a reference point when human resources management practices are being developed or when decisions are being made about an organization's workforce.

A good HRM Law and policy provides generalized guidance on the approach adopted by the organization, and therefore its employees, concerning various aspects of employment. A procedure spells out precisely what action should be taken in line with the policies.

Each organization has a different set of circumstances and so develops an individual set of human resource policies (Pravin, Durai, 2010) the locations an organization operates in will dictate the content of their policies.

The establishment of policies can help an organization demonstrate, both internally and externally, that it meets requirements for diversity, ethics and training as well as its commitments in relation to regulation and corporate governance of its employees. For example, in order to dismiss an employee in accordance with employment law requirements, amongst other considerations, it will normally be necessary to meet provisions within employment contracts and collective bargaining agreements. The establishment of an HR Policy, which sets out obligations, standards of behavior, and documents disciplinary procedures, is now the standard approach to meeting these obligations. HR policies provide frameworks within which consistent decisions are made and promote equity in the way in which people are treated (Armstrong, 2001).

*O'Dea* (2017) HR policies can also be very effective at supporting and building the desired organizational culture. For example, recruitment and retention policies might outline the way the organization values a flexible workforce, compensation policies might support this by offering a 48/52 pay option where employees can take an extra four weeks holidays per year and receive less pay across the year.

According to Aquinas (2009) HRM Laws and policies could be classified on the basis of sources or description; On the basis of their source, policies could be classified into Originated Policies - These are the policies usually established by the senior managers in order to guide their subordinates, Implicit Policies - These are the policies which are not formally expressed; they are inferred from the behavior of managers. They are also known as Implied Policies,

Imposed Policies - Policies are sometimes imposed on the business by external agencies such as government, trade associations and trade unions and Appealed Policies - Appealed policies arise because the particular case is not covered by the earlier policies. In order to know how to handle some situations, subordinates may request or appeal for the formulation of specific policies.

Based on the description, policies may be general or specific such as; General Policies - These policies do not relate to any specific issue in particular. An organization's leadership team formulates general policies. This kind of policies is called 'general' because they do not relate to any specific issue in particular and Specific Policies - These policies are related to specific issues like staffing, compensation, collective bargaining etc. Specific policies must confirm to the pattern laid down by the general policies.

The HRM Laws and policies a commercial bank employs and the industrial regulations have a bearing on what type of training will be adopted and how effectively these will be implemented and observed. This will in turn have an influence on the employee performance of the financial institutions either positively or negatively.

However, it should be noted that as much as these HRM Laws and Policies appear restrictive in nature, their cardinal role is to ensure that the overall organizational strategy as well as specific objectives are realized sustainably and in accordance with the law hence their importance in our context.



## 2.5 Conclusion

The literature highlighted above reviewed data about training and performance of employees in terms of skills, knowledge, competence and techniques plus the corresponding theory in line with addressing the gaps in literature.

Melymuka (2014) in this study suggests that staff training have an impact on the performance of employees with regards to their jobs. This result is broadly consistent with prior management literature on training and development. In order to gain more specific knowledge of training and employee (staff) performance from the sample companies, different questions are presented to the respondents and thus examined. These questions focused on skills, knowledge, competence and techniques and performance of staff as explained in the literature

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter presents the elements of methodology that were applied in the study. The chapter covers sections on Research design, scope and choice of sample size and selection procedure, the different data sources that were utilized, research instruments that were used in data collection means through which data was processed and analyzed, ethical issues that the research were taken into consideration while carrying out the study, reliability of the research instrument and validity of the data collected.

#### **3.1 Research design**

The research design is a cross sectional study a type of observational study that analyses data from a population or a representative subset at a point in time( cross sectional data).

According to Cooper & Schindler, (2014), this kind of research design is adopted when the researcher is concerned in finding out the *what* for the research problem identified with definite issues to be responded to by the respondents. Purposive random sampling used defined the sample frame as the researcher aimed to use one respondent in senior management, middle level management or members of the internal control departments in each selected departments.

The study used both qualitative and quantitative approaches to data collection and analysis. These were employed in order to get an in-depth understanding of the phenomenon under investigation and to confirm completeness for instruments (Amin, 2005). Quantitative methods emphasize on objective measurements and numerical analysis of data collected from tables to

make meaning out of it across groups of people. The qualitative methods such as interviews are methods that do not involve measurement or statistics.

### **3.2 Area of the study**

The was conducted at Centenary bank (U) Limited located in Uganda with headquarters at Mapeera House on Kampala road and specifically engaged Rubaga, Nateete, Nakivubo, Mapeera and Namirembe Road Branch. The selection of the study area was influenced by its convenient location and availability of an adequate number of potential informants.

### **3.3 Study Population**

Centenary Bank (U) Limited study population comprised of 180 employees of which 40 employees /staff working at the head office at Mapeera house and 30 employees at Nateete branch, 35 employees at Rubaga branch, 40 employees at Nakivubo and 35 employees at Namirembe Road that have worked with the Bank by 2015 (Centenary bank (U) Limited Payroll, 2016). The researcher believed that this category of people was knowledgeable enough about the area of study and was able to avail him with the necessary data about the study.

### **3.4 Sampling procedures**

Sampling as described by Sarantakos (1997) is the process of choosing the units of the target population which are to be included in the study in such a way that the sample of selected elements represent the population.

#### **3.4.1 Sample size and selection**

The sample size of 180 was scientifically sampled from a target population of 123 employees, using the table for determining sample size developed by Krejcie and Morgan, (1970). The

sample size comprised of branches such as Mapeera house, Nateete, Rubaga, Nakivubo and Namirembe Road branches. The staffs were the unit of analysis.

*Table 3.1: Showing Population, Sample size and sampling Techniques*

<b>Number</b>	<b>Business unit.</b>	<b>Population(N)</b>	<b>Sample(S)</b>	<b>Sampling Techniques</b>
1.	Mapeera house	40	27	Purpose sampling
2	Nateete	30	21	Simple random sampling
3	Rubaga	35	24	Purpose sampling
4	Nakivubo	40	27	Simple random sampling
5	Namirembe Road	35	24	Simple random sampling
	<b>TOTAL</b>	<b>180</b>	<b>123</b>	

**Source: Centenary bank (U) Limited 2016 H.R report and Krejcie Morgan 1970 sample size table.**

### **3.4.2 Sampling Techniques and Procedure**

Sekaran (2003) defines Sampling techniques and procedures are ways and methodology used to identify and choose the required population (sample) as a representative of the whole population in the study. The study employed probability sampling techniques. These included the following;

#### **3.4.2.1 Purposive sampling**

Purposive sampling technique, also called judgment sampling, is the deliberate choice of an informant due to the qualities the informant possesses. It is a non-random technique that does not need a set number of informants.

Purposive sampling was used to select study participants from Mapeera and Rubaga Branches because it focuses on particular characteristics of a population that are of interest, consumes less time. The most knowledgeable and appropriate participants for the study are selected and give accurate responses.

#### **3.4.2.2 Simple random sampling technique**

Simple random sampling technique was used to select study participants Nateete, Nakivubo and Namirembe Road Branches because there is an equal chance (probability) of selecting each staff from the population being studied. The technique provides researcher with a sample that is highly representative of the population being studied and it allows the study findings to be generalized.

### **3.5 Data Collection methods and instruments**

#### **3.5.1 Questionnaires**

The questionnaire design followed the research objectives guiding the study. Neuman (2003) defined a questionnaire as a survey in which the researcher conceptualizes and operationalizes the variables and questions. Questionnaires were very appropriate for collecting information regarding surveys that deal with the perception of the variables. The questionnaires were self-administered to the respondents who were able to read and answer questions without being influenced by the interviewer. A semi-structured questionnaire was the main instrument of data collection for the study. A Likert type of questionnaire was designed to for respondents to explore their responses regarding the different statements describing the key variables of training and employee performance with the case study of Centenary Bank (U) Limited. The main advantage of self-administered questionnaires is that the researcher or member of the research

team can take control and ensure that all the completed questionnaires are completed within a short period of time (Sekaran, 2011).

### **3.5.2 Interview**

This is a method of data collection where the investigator is given a chance to gather data through direct verbal interaction with participants (Amin, 2005). The researcher used an oral face-to-face dialogue to collect data from selected key informants among the staff at top management (Managing Director, Human resource Manager and the Chief Finance Officer) at Centenary Bank (U) Limited. The researcher chose the above categories of respondents because they are key and central among the respondents. An interview schedule consisting of open ended questions was designed and this enabled probing, thus, obtaining in-depth information. Information solicited by this instrument helped the researcher to enhance response from the self-administered questionnaires and make it possible for the researcher to cross-examine some key issues in the research. Interviewing is a good method for producing data based on information priorities, opinions, and ideas based on informants. Thus, respondents have an opportunity to expand their ideas, explore their views and identify what they regard as their crucial factors (Babbie, 1990).

## **3.6 Validity and Reliability**

### **3.6.1 Validity**

In scientific research, validity refers to the extent to which the instruments are relevant in measuring what they are supposed to measure (Amin, 2005).

The researcher requested the supervisor to score the content with the questionnaire and the average percentage of the score was used to determine the Content Validity Index (CVI). In cases where the

average percentage was above 50%, the content was considered valid. The formula below was used to check for validity of the research questions:

$$CVI = \frac{R}{R+N+IR} = 40/40+0+3 = 0.930*100=93.0\%$$

Where;

**R** is Relevant, **N** is Neutral, and **IR** is irrelevant. The closer the value is to 1, the more valid the instrument (Amin, 2005)

### 3.6.2 Reliability

Reliability is to be used to measure the degree to which the instrument would be the same when put under the same conditions. Data collection instrument is presumed reliable when it produces the same results whenever it is repeatedly used to measure concepts from the same respondents even by other researchers.

Reliability of scales was done with the application of the Cronbach Alpha coefficients to test the internal consistency of the scales. (Carmenes and Zeller, 1979) in their view, reliability concerns the extent to which measurements are consistent or repeatable.

Table 3.6.2: Cronbach Alpha Value for reliability of the study tools

Variables	Number of items	Cronbach's Alpha
Job Knowledge	05	0.810
Technique	05	0.798
Skills	08	0.879
Competence	06	0.799
Job Satisfaction	04	0.653
Productivity	05	0.782
Efficiency	05	0.721

**Source: Primary Data**

Table 3.6.2 shows that all the dimensions of the independent variable as well as dependent variable gave cronbach's alpha values above 0.6 when reliability test was conducted as attached in the appendix four.

All alpha reliabilities for all the variables were above 0.6, hence meeting acceptable standards of research, (Amin, 2005).

### 3.7 Data Management and Analysis

#### **3.7.1 Quantitative Data & Analysis**

The researcher collected data, cleaned, coded and classified it into categories. The data was edited and entered into the data editor of Statistical Package for Social Scientists Version 20 (SPSS) software for analysis according to the objectives of the study. Then, data was organized and analyzed. The researcher presented data using descriptive and inferential statistics where frequency tabulations were used to present the data on demographic characteristics whereas, for the research objectives, the Pearson Correlation analysis was used. The researcher used a correlation analysis to test the relationships between the independent and dependent variables whereas; regression analysis was used to study the combined effect of the independent variables on the dependent variable.

#### **3.7.2 Qualitative Data Analysis**

Qualitative data was analyzed into a manageable form and a narrative constructed around it (Amin 2005). Examples were used in the narrative in order to review trends and compare the respondents' opinions/perspectives of the issues being discussed. The data was classified into simple content categories, themes and sub-themes, closely examined and compared for



similarities and differences. Qualitative data that was obtained by way of an interview guide was used to reinforce information gathered using the questionnaire to draw meaningful conclusions.

### 3.8 Measurement of Variables

Measurement is defined by Amin (2005), as the process of transforming abstractly conceived concepts into numerical qualities. The researcher used the five point Likert scale which comprised 5 codes namely; (5=strongly agree, 4=agree, 3=not sure, 2=disagree and 1 =strongly disagree. The independent variable training was measured using the following constructs: Job knowledge, Techniques and Skills and competence. While the dependent variable employees' performance was measured using the following parameters: Customer satisfaction, Job satisfaction and productivity.

### 3.9 Ethical Considerations

The researcher considered the conduct of the research, and gave attention to the ethical issues associated with carrying out the study by adhering to the following procedures:

By acknowledging and citing previous studies done by other scholars in the area of Training and employee performance when doing the literature review

The researcher got an introductory letter from the university that was used for accessing the relationship between training and employees' performance in the organisation where the study was carried out.

The researcher was open, honest and sent in advance a letter to sample respondents explaining the purpose of the study.

The researcher observed the informed consent of the respondents; respected their privacy, confidentiality and anonymity, voluntary nature of participation, and the rights of individuals to withdraw partially or completely from the process (Saunders, Lewis and Thornhill, 2003).

### 3.10 Limitations of the study

Methodological limitations; since the research design was a case study that was conducted in one organization, which was weak, it affected other organizations of the same nature from the conclusions drawn by the researcher. A narrow scope for example a study on one organization affected the validity and reliability of the findings

Time Dimension; the time allocated for the research was so limited to enable the researcher comprehensively understand the research variables. It also offered inadequate data collection, analysis and reporting period, which affected the giving of reasonable conclusions. Yet the researcher tried to his best to be fixed to the time allocated to ensure the quality of the study.

The operational or practical limitations also occurred. This is all about the immediate application of the findings recommended by the researcher. The findings might not be applicable to other organizations. However, since the study used scientific approach and followed all procedures required these limitations were minimized. Moreover, multi-methods (quantitative and qualitative methods were applied to reduce limitations

### 3.11 Conclusion

This chapter discussed methods that were used in undertaking the research. It clearly indicated the research design, population, sample size and sampling techniques, data collection, analysis and presentation methods, validation and reliability of the methods that were applied to establish the effect of training on employees' performance. Furthermore, it indicated ethical

considerations, and the limitations that were faced by the researcher in accomplishing the study and how he overcame them to improve the quality of the study

## **CHAPTER FOUR**

### **PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS**

#### **4.0 Introduction**

The study examined Training and Employees' Performance. The study adopted four research objectives, which looked at establishing the effect of job knowledge on employees' performance, establishing effect of the techniques on employees' performance, examining the effect of skills on employees' performance and assessing the relationship between competence and employees' performance

The study presents descriptive results from questionnaire in form of means and standard deviations. The study also presents correlations and regressions to show the nature of relationship and magnitude effect the independent variable has on the dependent variable.

The chapter also presents the response rate, which shows the number of participants that actually participated in the study. The study also presents the background information of respondents, which shows the common demographic characteristics of respondents that participated in the study.

#### **4.1 Sample characteristics**

Sample characteristics contain the gender group, age group, education levels, duration of service in the organisation, and the category of the respondents.

#### 4.1.1 Response Rate

The study sample size was 123 but 81 respondents actually participated representing a response rate of 65.9% in both questionnaires and interviews, others did not participate in study with claims of being busy. This response rate was well above the recommended 60% response rate as per Guttmacher Institute, (2006) which asserts that for a study to be considered with satisfactory results it should have a response rate above 60% in the overall study. Therefore, the study results can be relied upon for academic and non-academic purposes by readers and users.

#### 4.1.2 Gender of the Respondents

The study sought to establish the gender of respondents, which was categorized as male and female. The Respondents were asked about their gender and the findings were analyzed using descriptive statistics as presented below.

Table 4.1: Gender of Respondents

<b>Gender of Respondents</b>	<b>Frequency</b>	<b>Percent</b>
Male	33	40.7
Female	48	59.3
<b>Total</b>	<b>81</b>	<b>100.0</b>

#### Source; Primary Data

The study findings in table 4.1 above show that 40.7% of the respondents were male and 59.3% were females. The means that Centenary Bank (U) Limited has more female staff than male staff. The female are always customer oriented than males and tend to be more trust worthy this helped to eliminate gender-biased response.

#### 4.1. 3 Duration of Employees at Centenary Bank (U) Limited

The study sought to establish the duration in service of respondents at Centenary Bank (U) Limited which was categorized as less than 1 year, 2 - 3 years, 4 – 5 years, 6 – 10 years and 11 years and above. The respondents were requested to indicate the duration in service at Centenary Bank (U) Limited and the findings were analyzed using descriptive statistics and are presented below.

**Table 4.2 Duration of Service at Centenary Bank (U) Limited**

<b>Duration of Service at Centenary bank (U) Limited</b>	<b>Frequency</b>	<b>Percent</b>
Less than 1 year	11	13.6
2 – 3 yrs	14	17.3
4 – 5 yrs	16	19.8
6 – 10 yrs	28	34.6
Above 11 yrs	12	14.8
<b>Total</b>	<b>81</b>	<b>100.0</b>

**Source: Primary Data**

From table 4.2 above, the highest number of respondents have worked for 6 – 10 years at 34.6%, followed by 4 – 5 years at 19.8%, followed by 2 -3 years at 17.4% and lastly above 11 years had 14.6% and less than 1 year at 13.6%. The findings show that most of the respondents had served the Bank between 6 - 10 years. This implied that majority of the employees have worked at the Bank for a good number of years and therefore can be able to use their experience to respond to the instrument.

#### 4.1.4 Position held in Centenary Bank (U) Limited

The study sought to ascertain the Position held in Centenary bank (U) Limited of respondents which is categorized as Senior Manager, Middle Level Manager, Front Line Supervisor and Junior Officer. The respondents were requested to indicate their position held and the findings were analyzed using descriptive statistics and are presented as below

**Table 4.3 Position held in Centenary bank (U) Limited**

<b>Position held in Centenary bank (U) Limited</b>	<b>Frequency</b>	<b>Percent</b>
Senior Manager	11	13.6
Middle Level Manager	7	8.6
Front Line Supervisor	29	35.8
Junior Officer	34	42.0
<b>Total</b>	<b>81</b>	<b>100.0</b>

**Source: Primary Data**

The results in Table 4.3 indicated that Junior Officer had 42.0%, followed by Front Line Supervisor at 35.8%, Senior Manager with 13.6% and lastly Middle Level Manager with 13.6%. It is clear that responses were acquired from all the different position holders that either affect or are affected by training and employee performance. This further highlights the nature of Centenary organograms with more staff at the junior officer level than the top management level. This provides evidence that the respondents have adequate knowledge about the subject matter which is training and employees' performance.

#### 4.1.4 Highest level of education attained

The study sought to ascertain the education level of respondents, which is categorized as diploma, degree, masters' degree and PHD. The respondents were requested to indicate their education level and the findings were analyzed using descriptive statistics and are presented as below

**Table 4.4 Highest level of education attained**

<b>Position held in Centenary bank (U) Limited</b>	<b>Frequency</b>	<b>Percent</b>
Diploma	9	11.1
Degree	36	44.4
Masters	27	33.3
PhD	9	11.1
<b>Total</b>	<b>81</b>	<b>100.0</b>

**Source: Primary Data**

The results in table 4.4 above shows that a big number of respondents are degree holders at 44.4%, followed by masters holders at 33.3%, followed by diploma holders and PHD at 11.1%,. The implication for the above results is that a big number of respondents are degree holders and masters holders meaning they were able to understand the research instrument very well hence giving accurate answers which was staff training and employee performance.



## 4.2 Presentation and analysis of findings from the study objectives

Descriptive statistics were used to examine and establish the effect of training on employees' performance. The findings were analyzed and interpreted basing on the attached Likert Scale such that a mean close to 5 represents strong agreement, 4-agreement, 3- Not sure, 2- disagreement and 1-strong disagreement.

### 4.2.1 Job knowledge as a measure of training at Centenary Bank (U) Limited

The study sought to establish the respondent's opinion on the Job knowledge as a measure of training at Centenary Bank (U) Limited. The following were the findings;

Table 4.5 Respondents Opinion on Job knowledge as a measure of training at Centenary Bank (U) Limited

Descriptive Statistics					
Item	N	Minimum	Maximum	Mean	Std. Deviation
1. I have a better understanding of the Job I do at Centenary bank (U) Limited	81	2	5	4.36	0.841
2. I have been able to Improve the competitive advantage of Centenary bank (U) Limited	81	3	5	4.22	0.632
3. I have been enabled to promote effective talent retention and organization performance	81	2	5	4.20	0.749
4. I have Improved the decision making process of Centenary bank (U) Limited	81	3	5	4.51	0.594
5. My creativity and innovation have improved my performance at Centenary bank (U) Limited	81	3	5	4.68	0.566
6. Job Knowledge has relationship with employee performance at Centenary bank (U) Limited	81	4	5	4.64	0.482
Overall Mean =4.45					

**Source: Primary Data**

Findings in table 4.5 revealed that they have a better understanding of the Job they do at Centenary Bank (U) Limited. The respondents agreed with the mean of 4.36 and the standard deviation of 0.841 indicating dispersion in the responses. This implies that have a better understanding of the Job they do at Centenary Bank (U) Limited. This is in agreement with Hunter (1993) Prior definitions have identified job knowledge as technical information, facts, and procedures required to do the job and a better understanding of the Job is necessary.

The respondents were requested to state whether they have been able to improve the competitive advantage of Centenary Bank (U) Limited in table 4.5. The findings indicated a mean of 4.22, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.632, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they have been able to improve the competitive advantage of Centenary Bank (U) Limited. However, some respondents disagreed to the statement. This is in line with HoukesInge (2001) Talented employees often comprise the organization's core human capital, making it significant to highlight their turnover behavior influence on an organization's competitive advantage and staff have to able to improve the competitive advantage

The respondents were requested to state whether they have been enabled to promote effective talent retention and organization performance in table 4.5. The findings indicated a mean of 4.20, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.749, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that have been enabled to promote effective talent retention and organization performance. However, some respondents disagreed to the

statement. This relates with Lee et al. (2004) promote effective talent retention and organization performance.

The respondents were requested to state whether they improved the decision making process of Centenary Bank (U) Limited in table 4.5. The findings indicated a mean of 4.51, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.591, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they have improved the decision making process of Centenary Bank (U) Limited. However, some respondents disagreed to the statement. This is in line with Mitchell (2003) and Lee (2004) reveals employee retention or turnover tendencies and behaviors improved the decision making process

The respondents were requested to state whether their creativity and innovation have improved their performance at Centenary Bank (U) Limited in table 4.5. The findings indicated a mean of 4.68, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.556, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that their creativity and innovation have improved their performance at Centenary Bank (U) Limited. However, some respondents disagreed to the statement. This is in agreement with Yang (2003) creativity and innovation improve employee performance

The respondents were requested to state whether job Knowledge has relationship with employee performance at Centenary Bank (U) Limited in table 4.5. The findings indicated a mean of 4.64, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.482, which implied that there were varying views among the respondents. This

means that the majority of the respondents agreed that job Knowledge has relationship with employee performance at Centenary Bank (U) Limited. However, some respondents disagreed to the statement. This was in line with Jong and Hartog (2007) stated that the education of employees with knowledge and precision is likely to determine their creativity and innovative behavior at work especially when it comes to the sectors that require intensive learning and strong educational background from employees.

The transcribed interview revealed that the respondents said Centenary Bank (U) Limited carries out training of staff and it is beneficial as it imparts knowledge to the staff

**Table 4.6 Correlation analysis of the relationship between job knowledge and Employees' performance**

<b>Correlations</b>			
		<b>Job knowledge</b>	<b>Employee performance</b>
<b>Job knowledge</b>	Pearson Correlation	1	0.394**
	Sig. (2-tailed)		0.000
	N	81	81
<b>Employees' performance</b>	Pearson Correlation	0.394**	1
	Sig. (2-tailed)	0.000	
	N	81	81
**. Correlation is significant at the 0.01 level (2-tailed).			

**Primary Data**

Correlation analysis showed a positive significant relationship between Job knowledge and Employee performance ( $r = 0.394^{**}$ ,  $p < 0.01$ ). This means that Employees' performance is positively affected by

Job knowledge for example creativity and innovation, a better understanding of knowledge. This means that the job knowledge is important because they determine how the employee performance. This is in line with Jong and Hartog (2007) stated that the education of employees with knowledge and precision is likely to determine their creativity and innovative behaviour at work especially when it comes to the sectors that require intensive learning and strong educational background from employees.

#### 4.3.2 Techniques as a measure of training at Centenary Bank (U) Limited

The study sought to establish Techniques as a measure of training at Centenary Bank (U) Limited. Findings from questionnaires were computed to obtain means, standard deviations, correlations and regressions. In addition, findings from interviews were obtained and are presented in thematic statements or quotations and results are presented below. Respondents were required to respond to a number of statements on Techniques as a measure of training at Centenary Bank (U) Limited. The following were the results;

**Table 4.7 Techniques as a measure of training at Centenary Bank (U) Limited**

Descriptive Statistics					
Item	N	Minimum	Maximum	Mean	Std. Deviation
1. Job rotation and transfers have enabled me to assess my contribution to the attainment of Centenary bank (U) Limited's goals	81	4	5	4.21	0.410
2. Coaching and/or mentoring have increased my productivity	81	3	5	4.25	0.623
3. Conferences have enabled me update myself with the update changes in the work environment	81	4	5	4.60	0.492
4. Orientation has enabled me to acquire specific and immediate useable skills, knowledge, concepts, attitudes and behaviors to enable me perform more efficiently	81	4	5	4.57	0.498
5. Techniques have a relationship with employee performance at Centenary bank (U) Limited	81	4	5	4.58	0.497
Overall Mean= 4.44					

**Source: Primary Data**

The research wanted to ascertain whether Job rotation and transfers have enabled them to assess their contribution to the attainment of Centenary Bank (U) Limited's goals and the findings indicated a mean of 4.21, which implied that the majority agreed to the statement. Standard deviation was 0.410, which implied that respondents had varying views on the statement. This means that much as the majority agreed to the statement, some employees disagreed because that Job rotation and transfers have enabled staffs to assess their contribution to the attainment of Centenary Bank (U) Limited's goals. This in line with Chipunza (2009), high performing

employees can use this technique as a basis to negotiate for higher salaries or accelerated promotion while employers also can increase overall productivity using this technique.

The study sought to find out whether Coaching and/or mentoring have increased my productivity. The findings indicated a mean of 4.25, which implied that a big number agreed to the statement. Standard deviation was 0.623, which implied that respondents had wide varying views on the statement. This means that Coaching and/or mentoring have increased my productivity, though some respondents disagreed with the statement. This is in line with Bliss WG (2007) Employees, especially those with esteem and self-actualization drives want to be appreciated and rewarded and increases productivity.

The respondents were requested to state whether Conferences have, enabled staffs update themselves with the update changes in the work environment in table 4.7. The findings indicated a mean of 4.60, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.492, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that the Conferences have enabled staffs update themselves with the update changes in the work environment. However, some respondents disagreed to the statement. This is in line with Nakpodia (2006) reported that employees' knowledge of his field is cut into half every ten years because of the advancement of the field unless he or she continues to work" and being able to update themselves with the update changes in the work environment.

The study sought to find out whether Orientation has enabled staffs to acquire specific and immediate useable skills, knowledge, concepts, attitudes and behaviors to enable them perform more efficiently. The findings in table 4.7 indicated a mean of 4.57, which implied that a big

number agreed to the statement. Standard deviation was 0.498, which implied that respondents had low varying views on the statement. This possibly means that Orientation has enabled staffs to acquire specific and immediate useable skills, knowledge, concepts, attitudes and behaviors to enable them perform more efficiently.

This is concurs with Nwagwu (1992) without the application of acquired skills to the task that is to be performed, there cannot be progress or advancement.

The study sought to find out whether they have a relationship with employee performance at Centenary Bank (U) Limited. The findings in table 4.7 indicated a mean of 4.58, which implied that a big number agreed to the statement. Standard deviation was 0.497, which implied that respondents had low varying views on the statement. This possibly means that the staff of Centenary Bank (U) Limited have a relationship with employee performance at Centenary Bank (U) Limited. This was in agreement with Fryer et al., (2009) rigid performance appraisal processes used for evaluating employees have their shortcomings and most organizations are looking for other means to effectively evaluate the performance of the employees.

During the transcribed interview, the respondents said Centenary Bank (U) Limited uses the right techniques to train staff.

**Table 4.8: Correlation analysis of the relationship between techniques and employee performance at Centenary Bank (U) Limited**

<b>Correlations</b>			
		<b>Techniques</b>	<b>Employee performance</b>
<b>Techniques</b>	Pearson Correlation	1	0.294**
	Sig. (2-tailed)		0.008
	N	81	81
<b>Employee performance</b>	Pearson Correlation	0.294**	1
	Sig. (2-tailed)	0.008	
	N	81	81

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

**Source: Primary Data**



Correlation analysis showed a weak positive significant relationship ( $r = 0.294^{**}$ ,  $p < 0.01$ ) between Job Techniques and Employee performance. This means that Employee performance is positively affected by Job knowledge for example concepts, attitudes and behaviours, techniques of updating themselves with the update changes in the work environment enable me perform more efficiently. This means that the techniques are important because they determine how the employee performance.

This is concurs with Peretomode and Peretomode (2001), training is a planned organizational efforts concerned with helping an employee to acquire specific and immediately useable skills, knowledge, concepts, attitudes and behaviors to enable him or her perform more efficiently and effectively on his present job.

#### 4.3.3 Skills as a measure of training at Centenary Bank (U) Limited

The study sought to establish Skills as a measure of training at Centenary Bank (U) Limited. Findings from questionnaires were computed to obtain means, standard deviations, correlations and regressions. Also findings from interviews were obtained and are presented in thematic statements or quotations and results are presented below. Respondents were required to respond to a number of statements on Skills as a measure of training at Centenary Bank (U) Limited. The following were the results;

**Table 4.9 Respondents Opinion on Skills as a measure of training at Centenary Bank (U) Limited.**

Descriptive Statistics					
Item	N	Minimum	Maximum	Mean	Std. Deviation
1. I have the skills which have help me Improve profitability of Centenary Bank (U) Limited	81	3	5	4.15	0.477
2. My morale has improved at Centenary Bank (U) Limited	81	4	5	4.48	0.503
3. I have the skills which help me cope up negative effects of stressors on job outcomes	81	4	5	4.57	0.498
4. I have the skills such as Team building that have helped me enhance my performance at the bank	81	4	5	4.62	0.489
5. I am given the opportunity to take part in training programmes to help me improve my skills and knowledge on the job	81	4	5	4.54	0.501
6. I am promoted when due for a promotion in order to perform better on the job.	81	4	5	4.63	0.486
7. Skills have directly reduced executive's perceptions of organizational and extra organizational stressors	81	4	5	4.49	0.503
8. Skills have a relationship with Employee performance at Centenary bank (U) Limited	81	4	5	4.56	0.500
Overall Mean =4.51					

**Source: Primary Data**

Findings in table 4.9 revealed that they have the skills, which have help me Improve profitability of Centenary Bank (U) Limited. The respondents agreed with the mean of 4.15 and the standard deviation of 0.477 indicating low dispersion in the responses. This implies that they have the skills, which have helped to improve profitability of Centenary Bank (U) Limited. This is in agreement with Ramlall (2003) estimates the cost of employee turnover as 150% of an individual employee's annual salary and the skills, which have, helped to improve profitability.

The respondents were requested to state whether their morale has improved at Centenary Bank (U) Limited as part of the skills in table 4.9. The findings indicated a mean of 4.48, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.503, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that their morale has improved at Centenary Bank (U) Limited as part of the skills. However, some respondents disagreed to the statement. This relates with Sowmya and Panchanatham (2011) that turnover intention is an outcome of organizational politics and morale is not improved.

The respondents were requested to state whether they have the skills, which help me, cope up negative effects of stressors on job outcomes. The findings in table 4.9 indicated a mean of 4.57, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.498, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they have the skills, which help me cope up negative effects of stressors on job outcomes. However, some respondents disagreed to the statement.

The respondents were requested to state whether they have the skills such as Team building that have helped me enhance their performance at the bank. The findings in table 4.9 indicated a mean of 4.62, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.489, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they have the skills such as Team building that have helped me enhance their performance at the bank. However, some respondents disagreed to the statement.

This concurs with Stovel and Bontis (2002) the skills such as Team building that have helped me enhance their performance at the bank

The respondents were requested to state whether they are given the opportunity to take part in training programmes to help them improve their skills and knowledge on the job. The findings in table 4.9 indicated a mean of 4.68, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.556, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they are given the opportunity to take part in training programmes to help them improve their skills and knowledge on the job. However, some respondents disagreed to the statement. This is in agreement with Chang et al., (2009) keeping in view the meta-analytical findings, perception of organizational politics is positively associated with employee job stress and staffs are given the opportunity to take part in training programmes to help them improve their skills and knowledge on the job.

The respondents were requested to state whether they are promoted when due for a promotion in order to perform better on the job. The findings in table 4.9 indicated a mean of 4.63, which

implied that the majority of the respondents agreed with the statement and a standard deviation of 0.486, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they are promoted when due for a promotion in order to perform better on the job. However, some respondents disagreed to the statement.

This is in line with Hendricks (2006) notes that employees are promoted when due for a promotion in order to perform better on the job

The respondents were requested to state whether skills have directly reduced executive's perceptions of organizational and extra organizational stressors. The findings in table 4.9 indicated a mean of 4.49, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.503, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that skills have directly reduced executive's perceptions of organizational and extra organizational stressors. However, some respondents disagreed to the statement.

This concurs with Chang et al. (2009) Keeping in view the meta-analytical findings perception of organizational politics skills where skills reduce executive's perceptions of organizational and extra organizational stressors

The respondents were requested to state whether skills have a relationship with Employee performance at Centenary Bank (U) Limited. The findings in table 4.9 indicated a mean of 4.56, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.500, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that skills have a relationship with Employee performance at Centenary Bank (U) Limited. However, some respondents disagreed to the

statement. This concurs with Hsin-Hsi Lai (2011) therefore, when designing a compensation system, in order to satisfy multiple goals, companies should consider several basic factors and skills have a relationship with Employees' performance

The transcribed interview revealed that the respondents said Centenary Bank (U) Limited carries training of staff; it is beneficial as it imparts knowledge to the staff

**Table 4.10 Correlation analysis of the relationship between Skills and employees' performance**

<b>Correlations</b>			
		<b>Skills</b>	<b>Employee performance</b>
<b>Skills</b>	Pearson Correlation	1	0.312**
	Sig. (2-tailed)		0.005
	N	81	81
<b>Employee performance</b>	Pearson Correlation	0.312**	1
	Sig. (2-tailed)	0.005	
	N	81	81
**. Correlation is significant at the 0.01 level (2-tailed).			

**Primary Data**

Correlation analysis showed a moderate positive significant relationship ( $r = 0.312^{**}$ ,  $p < 0.01$ ) between skills and Employee performance. This means that Employees' performance is positively affected by skills for example team building. This means that the skills are important because they determine how the employees' performance in Centenary Bank (U) Limited.

This is in agreement with Eastaff (2002) suggests that skilled employees should have personal attributes. This includes people with passion and the right attitude, foresight, creativity, confidence, ability to motivate flexibility and respect for others, thus, employees' performance.

#### 4.4.4 Competence as a measure of training at Centenary Bank (U) Limited

The study sought to establish competence as a measure of training at Centenary Bank (U) Limited. Findings from questionnaires were computed to obtain means, standard deviations, correlations and regressions. In addition, findings from interviews were obtained and are presented in thematic statements or quotations and results are presented below. Respondents were required to respond to a number of statements on competence as a measure of training at Centenary Bank (U) Limited. The following were the results;

**Table 4.11 Respondents Opinion on competence as a measure of training at Centenary Bank (U) Limited**

<b>Descriptive Statistics</b>					
<b>Item</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
1. I have been able align my initiatives to the overall business strategy of Centenary bank (U) Limited	81	4	5	4.44	0.500
2. I have facilitated effective goal-setting around the required development efforts and performance outcomes	81	4	5	4.26	0.441
3. By aligning competencies to business strategies, Centenary bank (U) Limited can recruit and select better employees	81	4	5	4.60	0.492
4. I have the capability of self-regulation and self-control in job development.	81	3	5	4.67	0.570
5. I have the knowledge and skills that enable me to give an effective performance in specific areas of management	81	4	5	4.30	0.459
6. Competence has a relationship with Employee performance at Centenary bank (U) Limited	81	3	5	4.22	0.632
Overall Mean=4.41					

**Source: Primary Data**



The research wanted to ascertain whether they have been able align my initiatives to the overall business strategy of Centenary Bank (U) Limited and the findings in Table 4.11 indicated a mean of 4.44 which implied that the majority agreed to the statement. Standard deviation was 0.500, which implied that respondents had varying views on the statement. This means that much as the majority agreed to the statement, some employees disagreed because that they have been able align my initiatives to the overall business strategy of Centenary Bank (U) Limited. This is in line with Agut et al. (2003) who suggested that all sets of competences are required for effective management and employees have been able align my initiatives to the overall business strategy of their organisations.

The study sought to find out whether competence has facilitated effective goal setting around the required development efforts and performance outcomes. The findings in Table 4.11 indicated a mean of 4.26, which implied that a big number agreed to the statement. Standard deviation was 0.441, which implied that respondents had wide varying views on the statement. This means that has facilitated effective goal setting around the required development efforts and performance outcomes however, some respondents disagreed with the statement

This is agrees with Mayo (2003) suggests that there is need to ensure that students acquire relevant competences to serve as productive employees and facilitates effective goal setting around the required development efforts and performance outcomes.

The respondents were requested to state whether they are aligning competencies to business strategies, Centenary Bank (U) Limited can recruit and select better employees. The findings in Table 4.11 indicated a mean of 4.62, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.492, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they

are aligning competencies to business strategies, Centenary Bank (U) Limited can recruit and select better employees. However, some respondents disagreed to the statement.

This relates to Austra and Asta (2009) and Mayaka and King (2002) they are aligning competencies to business strategies, organisations can recruit and select better employees.

The study sought to find out whether they have the capability of self-regulation and self-control in job development as part of competence. The findings in table 4.11 indicated a mean of 4.67, which implied that a big number agreed to the statement. Standard deviation was 0.570, which implied that respondents had low varying views on the statement. This possibly means that the staffs of Centenary Bank (U) Limited have the capability of self-regulation and self-control in job development. This concurs with Robert (2006) employees have the capability of self-regulation and self-control in job development.

The study sought to find out whether they have the knowledge and skills that enable me to give an effective performance in specific areas of management. The findings in table 4.11 indicated a mean of 4.30, which implied that a big number agreed to the statement. Standard deviation was 0.591, which implied that respondents had low varying views on the statement. This possibly means that the staffs of Centenary Bank (U) Limited have the knowledge and skills that enable me to give an effective performance in specific areas of management. This is in agreement with Jia-Fang (2010), that they have the knowledge and skills that enable me to give an effective performance in specific areas of management.

The study sought to find out whether competence has a relationship with Employees' performance at Centenary Bank (U) Limited. The findings in table 4.11 indicated a mean of 4.22, which implied that a big number agreed to the statement. Standard deviation was 0.632, which implied that respondents had low varying views on the statement. This possibly means that

competence has a relationship with Employees’ performance at Centenary Bank (U) Limited, though there are some respondents who disagreed with the statement.

This is concurs with Bussin (2002) contends that staffs are given the opportunity to take part in training programmes to help them improve their skills and knowledge on the job and competence has a relationship with Employees’ performance

**Table 4.12 Correlation Analysis of the relationship between Competence and employees’ performance**

<b>Correlations</b>			
		<b>Competence</b>	<b>Employee performance</b>
<b>Competence</b>	Pearson Correlation	1	0.203
	Sig. (2-tailed)		0.069
	N	81	81
<b>Employee performance</b>	Pearson Correlation	0.203	1
	Sig. (2-tailed)	0.069	
	N	81	81

**Primary Data**

Correlation analysis showed a weak positive insignificant relationship ( $r = 0.203^{**}$ ,  $p > 0.01$ ) between Competence and Employee performance. This means that Employee performance is not positively affected by Competence. This means that the Competence is not important because they do not determine how the employee performance will be in an organisation such as Centenary Bank (U) Limited.

This is not in line with Farooq & Aslam (2011), managers are trying their level best to develop the employee's capabilities or competence, ultimately creating good working environment within the organization.

#### 4.2.5 Job Satisfaction as a measure of employee performance at Centenary Bank (U) Limited

The study sought to establish Job Satisfaction as a measure of employees' performance at Centenary Bank (U) Limited. Findings from questionnaires were computed to obtain means and standard deviations. Respondents were required to respond to a number of statements on Job Satisfaction as a measure of employee performance at Centenary Bank (U) Limited. The following were the results;

**Table 4.13 Respondents Opinion on Job Satisfaction as a measure of employees' performance at Centenary Bank (U) Limited**

Descriptive Statistics					
Item	N	Minimum	Maximum	Mean	Std. Deviation
1. I have the pleasure that results from the appraisal of my job or job experiences	81	4	5	4.25	0.434
2. The Job Conditions and the fringe benefits are good at Centenary	81	4	5	4.22	0.418
3. The Job I do at Centenary bank (U) Limited reflects the degree of pleasure and Happiness	81	4	5	4.77	0.426
4. The well-being and the relationship with other workers is good at the Centenary bank (U) Limited	81	3	5	4.63	0.580
Overall Mean=4.47	81				

**Source: Primary Data**

The research wanted to ascertain whether they have the pleasure that results from the appraisal of my job or job experiences and the findings in Table 4.13 indicated a mean of 4.25, which implied that the majority agreed to the statement. Standard deviation was 0.434, which implied that respondents had varying views on the statement. This means that much as the majority agreed to the statement, some employees disagreed because that they have the pleasure that results from the appraisal of my job or job experiences as part of job satisfaction. This is in line with Hulin and Judge (2003) staffs have the pleasure that results from the appraisal of my job or job experiences.

The study sought to find out whether Job Conditions and the fringe benefits are good at Centenary Bank (U) Limited. The findings in Table 4.13 indicated a mean of 4.22, which implied that a big number agreed to the statement. Standard deviation was 0.418, which implied that respondents had wide varying views on the statement. This means that Job Conditions and the fringe benefits are good at Centenary however some respondents disagreed with the statement in regards to Job Conditions and the fringe benefits are good at Centenary. This is in line with Moorman (1993) affective job satisfaction for individuals reflect the degree of pleasure or happiness their job in general induces, Job Conditions, and the fringe benefits are good.

The respondents were requested to state whether the Jobs they do at Centenary bank (U) Limited reflects the degree of pleasure and Happiness. The findings in Table 4.13 indicated a mean of 4.77, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.426, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that Jobs they do at Centenary Bank (U) Limited reflects the degree of pleasure and Happiness. However, some respondents disagreed to

the statement. This relates with Aristovnik (2014), Jobs reflect the degree of pleasure and Happiness.

The study sought to find out whether their well-being and the relationship with other workers are good at the Centenary Bank (U) Limited as part of job Satisfaction. The findings in table 4.13 indicated a mean of 4.63, which implied that a big number agreed to the statement. Standard deviation was 0.580, which implied that respondents had low varying views on the statement. This possibly means that their well-being and the relationship with other workers is good at the Centenary Bank (U) Limited as part of job Satisfaction. This is in agreement with Ramlall (2003) estimates the cost of employee turnover as 150% of an individual employee's annual salary and their well-being and the relationship with other workers are good at the banking.

#### 4.2.6 Productivity as a measure of employee's performance at Centenary bank (U) Limited

The study sought to establish Productivity as a measure of employees' performance at Centenary Bank (U) Limited. Findings from questionnaires were computed to obtain means and standard deviations. Respondents were required to respond to a number of statements on Productivity as a measure of employee performance at Centenary Bank (U) Limited. The following were the results;

**Table 4.14 Respondents Opinion on Productivity as a measure of employees' performance at Centenary Bank (U) Limited**

<b>Descriptive Statistics</b>					
<b>Item</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
1. In line with the tasks given to me, the output is high at Centenary bank (U) Limited	81	4	5	4.36	0.482
2. I perform tasks within the given time	81	4	5	4.48	0.503
3. I perform according to the expectations of my boss	81	3	5	4.54	0.593
4. I am given an opportunity to adjust the tasks as per the skills and knowledge I have acquired during training	81	4	5	4.60	0.492
5. The productivity has a relationship with training	81	3	5	4.44	0.592
Overall Mean=4.48	81				

**Source: Primary Data**

The research wanted to ascertain whether in line with the tasks given to them, the output is high at Centenary Bank (U) Limited and the findings in Table 4.14 indicated a mean of 4.36, which

implied that the majority agreed to the statement. Standard deviation was 0.482, which implied that respondents had varying views on the statement. This means that much as the majority agreed to the statement, some employees disagreed because that line with the tasks given to them, the output is high at Centenary Bank (U) Limited as part of productivity. This relates with Jorgenson et al (2014), productivity measures that use one or more inputs or factors, the tasks given to them, the output is high.

The study sought to find out whether they perform tasks within the given time. The findings in Table 4.11 indicated a mean of 4.18, which implied that a big number agreed to the statement. Standard deviation was 0.503, which implied that respondents had wide varying views on the statement. This means that they perform tasks within the given time however, some respondents disagreed with the statement in regards that they perform tasks within the given time.

This is in line with Hulten (2009) it refers to an average measure of the efficiency of production and performs tasks within the given time.

The respondents were requested to state whether they perform according to the expectations of their bosses. The findings in Table 4.14 indicated a mean of 4.54, which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.593, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they perform according to the expectations of their bosses. However, some respondents disagreed to the statement. This relates with Jorgenson et al (2014) staff perform according to the expectations of their bosses.

The study sought to find out whether they given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training. The findings in table 4.14 indicated a



mean of 4.60, which implied that a big number agreed to the statement. Standard deviation was 0.492, which implied that respondents had low varying views on the statement. This possibly means they given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training. This concurs with Robert (2006) gaining full command on the competencies and skills required to perform at s particular job and to void on the job errors and mistakes and staffs are given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training.

The study sought to find out whether the productivity has a relationship with training. The findings in table 4.14 indicated a mean of 4.44, which implied that a big number agreed to the statement. Standard deviation was 0.592, which implied that respondents had low varying views on the statement. This possibly means they given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training. This concurs with Mayo (2003) the productivity has a relationship with training and suggests that there is need to ensure that employee acquire relevant competences to serve as productive employees.

#### 4.4.6 Efficiency as a measure of employees' performance at Centenary Bank (U) Limited

The study sought to establish Efficiency as a measure of employees' performance at Centenary bank (U) Limited. Findings from questionnaires were computed to obtain means, standard deviations, correlations and regressions. Respondents were required to respond to a number of statements on Efficiency as a measure of employee performance at Centenary Bank (U) Limited.

The following were the results;

**Table 4.15 Respondents Opinion on Efficiency as a measure of employees’ performance at Centenary Bank (U) Limited**

<b>Descriptive Statistics</b>					
<b>Item</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
1. I have the ability to do things(tasks) well and successfully	81	4	5	4.57	0.498
2. I have the ability to do things(tasks) without wastage of resources	81	4	5	4.38	0.489
3. I have the ability to perform tasks using the available resources	81	3	5	4.22	0.524
4. I ensure that there is limited wastage of resources at the company	81	4	5	4.38	0.489
5. Efficiency is as a result of training our staff	81	4	5	4.69	0.465
Overall Mean= 4.45					

**Source: Primary Data**

The research wanted to ascertain whether they have the ability to do things (tasks) well and successfully and the findings in Table 4.15 indicated a mean of 4.57, which implied that the majority agreed to the statement. Standard deviation was 0.498, which implied that respondents

had varying views on the statement. This means that much as the majority agreed to the statement, some employees disagreed because that they have the ability to do things (tasks) well and successfully Bank as part of efficiency. This relates with Agut et al. (2003) who suggested that all sets of competences are required for effective management and employees have the ability to do things (tasks) well and successfully Bank.

The study sought to find out whether they have the ability to do things (tasks) without wastage of resources. The findings in Table 4.15 indicated a mean of 4.18, which implied that a big number agreed to the statement. Standard deviation was 0.489, which implied that respondents had wide varying views on the statement. This means that staffs have the ability to do things (tasks) without wastage of resources. However, some respondents disagreed with the statement. This is in line with Burgess and Aitken (2004) did not address skills and competence in the form of understanding the level of service expected by international guests, multi-skilled and self-initiative and employees have the ability to do things (tasks) without wastage of resources

The respondents were requested to state whether they have the ability to perform tasks using the available resources. The findings in Table 4.15 indicated a mean of 4.38 which implied that the majority of the respondents agreed with the statement and a standard deviation of 0.524, which implied that there were varying views among the respondents. This means that the majority of the respondents agreed that they have the ability to perform tasks using the available resources. However, some respondents disagreed to the statement. This is in line with Glmore and Gregor (2001) employees have the ability to perform tasks using the available resources.

The study sought to find out whether they ensure that there is limited wastage of resources at the company. The findings in table 4.15 indicated a mean of 4.38, which implied that a big number

agreed to the statement. Standard deviation was .489, which implied that respondents had low varying views on the statement. This possibly means they given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training. This is in line with Kaya (2007) it is the (often measurable) ability to avoid wasting materials, energy, efforts, money, and time in doing something and staffs are given an opportunity to adjust the tasks as per the skills and knowledge they have acquired during training.

The study sought to find out whether the efficiency is because of training our staff. The findings in table 4.15 indicated a mean of 4.69, which implied that a big number agreed to the statement. Standard deviation was 0.465 that implied that respondents had low varying views on the statement. This possibly means efficiency is because of training our staff. Brophy and Kiely (2002) suggested the need for an innovative and fresh approach to human resource management and the efficiency is because of training our staff.

### **4.3 Regression analysis**

It was necessary to determine which of the four dimensions of training (job knowledge, techniques, skills, and competence) predicts employee performance more than the other. This was achieved through conducting regression analysis. The following were the results;

**Table 4.16: Regression analysis of the four dimensions (job knowledge, techniques, skills, and competence) on employee performance.**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.661 <sup>a</sup>	0.437	0.408	0.07922

a. Predictors: (Constant), Competence, Job knowledge, Techniques, Skills

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.484	0.453		3.276	0.002
	Job knowledge	0.185	0.033	0.583	5.684	0.000
	Techniques	0.091	0.071	0.124	1.292	0.003
	Skills	0.424	0.077	0.579	5.538	0.000
	Competence	0.035	0.074	0.047	0.474	0.001

**a. Dependent Variable: Employee performance**

Coefficient of determination Model Adjusted  $R^2 = 0.408$  ( $0.408 * 100$ ) = 40.8%

The model summary in Table 4.16 revealed that correlation coefficient®, using predictor employee performance, is 0.661 and the adjusted  $R^2$  (0.408).

This implies that 40.8% variations in employees' performance are explained by training while the remaining 59.2% is explained by other factors.

This implies that training is a critical factor in explaining employees' performance, but there are also other factors which influence employee performance such as human resource management laws and policies.

From the above regression coefficients it is revealed that holding job knowledge, techniques, skills and competence constant (1.484). The corresponding coefficients for job knowledge, techniques, skills and competence are 0.583, 0.124, 0.579 and 0.047.

The results from Table 4.16 indicated that Job Knowledge (beta = 0.583, sig. =0.000) is the major predictor of employees' performance. This means is interpreted as a unit increase in job knowledge would lead to change in employees' performance.

The results from 4.16 revealed that techniques (beta=0.124, sig. =0.003) is a predictor of employees' performance where a positive change in techniques would lead to changes in employees' performance.

The results revealed that skills (beta=0.579, sig. =0.000) is a significant predictor of employee performance where a positive change in skills leads change in employees' performance.

The results from 4.16 revealed that competence (beta=0.047, sig. =0.001) is a predictor of employees' performance where a positive change in competence would lead to changes in employees' performance.

These findings are in line with Chiaburu and Tekleab, (2005) training It is all about improving the skills, competences, techniques, and knowledge that seems to be necessary for the achievement of employee performance.

In summary, the positive significant regression coefficient in four parameters of the independent variable as well as the high positive regression coefficients between the dimensions of the study and the value of  $R^2 = 0.437$  and adjusted  $R^2 = 0.408$  indicate that training in form of skills, knowledge, techniques and competences are strongly correlated and predict 40.8% of employee performance.

The findings are in line with the Human Capital theory and it can be pivotal in firm adaptation in uncertain or changing environments of the banking industry. It is important to remember that individual-level change initiatives such as training, employee performance in form employee empowerment, job satisfaction and flexibility play a key role in overall organisational change

#### **4.4 Conclusion**

Chapter four covered the presentation of results and interpretation of findings in relation to the study objectives. The findings were summarized in form of tables, descriptive statistics and statistical analysis namely correlation and regression were undertaken to find out the relationship between the training and employees' performance.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction

The study examined the effect of training on employees' performance with specific reference to Centenary Bank (U) Limited. The study adopted three research objectives that looked at establishing the effect of job knowledge, skills, techniques and competence on employee performance. This chapter presents the summary of findings, conclusions and recommendations of the study and these are presented according to the findings in objective in chapter four.

#### 5.1 Summary of key findings

##### **5.1.1 The effect of Job Knowledge on employees' performance**

The study findings showed a positive significant relationship ( $r = 0.394^{**}$ ,  $p < 0.01$ ) between Job knowledge and Employees' performance. This means that Employee performance is positively affected by Job knowledge for example creativity and innovation, a better understanding of knowledge. This means that the job knowledge is important because they determine how the employees' performance. Where a person has the knowledge of the Job, he or she can perform or do it well thus leading to improved performance.

The results from the regression analysis Table 4.16 indicated that Job Knowledge ( $\beta = 0.583$ ,  $\text{sig.} = 0.000$ ) is the major predictor of employees' performance. This means is interpreted as a unit increase in job knowledge would lead to increase in employees' performance.

##### **5.1.2 The effect of Techniques on employees' performance**

The study findings showed a positive significant relationship ( $r = 0.294^{**}$ ,  $p < 0.01$ ) between Job Techniques and Employees' performance. This means that Employee performance is positively



affected by Job knowledge for example concepts, attitudes and behaviors, techniques of updating themselves with the update changes in the work environment enable me perform more efficiently. This means that the techniques are important because they determine how the employees' performance. The right techniques enable the staffs perform well on the Job.

The results from the regression analysis 4.16 revealed that techniques ( $\beta=0.124$ ,  $\text{sig.} =0.003$ ) is a predictor of employees' performance where a positive change in techniques would lead to changes in employees' performance.

### **5.1.3 The effect of skills on employees' performance**

The study findings showed a positive significant relationship ( $r = 0.312^{**}$ ,  $p < 0.01$ ) between skills and Employees' performance. This means that Employee performance is positively affected by skills for example team building. This means that the skills are important because they determine how the employees' performance.

The results the regression analysis Table 4.16 revealed that skills ( $\beta=0.579$ ,  $\text{sig.} =0.000$ ) is significant predictor of employees' performance where a positive change in skills leads change in employees' performance. With the right skills on the job employee performance is assured or guaranteed.

### **5.1.4 The effect of Competence on employees' performance**

The study findings revealed that there is a positive insignificant relationship ( $r = 0.203^{**}$ ,  $p > 0.01$ ) between Competence and Employees' performance. This means that Employee performance is not positively affected by Competence. This means that the Competence is not important because they do not determine how the employee performance will be in an organisation.

The results from 4.16 revealed that competence ( $\beta=0.047$ ,  $\text{sig.}=0.001$ ) is a predictor of employees' performance where a positive change in competence would lead to changes in employees' performance.

## 5.2 Conclusions

Since all the dimensions of training (job knowledge, techniques, skills and competence) showed a positive and significant relationship with employees' performance, the study therefore concludes that training has a positive and significant relationship on employees' performance.

The discussion of the study is presented according to the objectives of the study with back up of reviewed literature to make the discussion more authentic. In regard to training, it was concluded that since the respondents seem to agree that it affects the way things are done in the organization, it is therefore important for training to be strengthened so as to be able to achieve the goals and objectives of the Centenary Bank (U) Limited.

The findings of the study therefore empowered the researcher to conclude that training alone is not enough to affect the way people performance or employees in the organisation but top management support coupled with the policies and procedures of the organisation can be used to ensure that training is properly implemented and adopted so as to achieve the goals and objectives of the organisation through an improved employees' performance.

On testing the relationship between training and employees' performance, the study revealed that they have a significant and positive relationship. It is therefore concluded that training has a direct relationship with employees' performance at Centenary Bank (U) Limited.

### **5.3 Recommendations**

Centenary Bank (U) Limited should provide Job knowledge to the staff through creativity and innovation, decision making process and promote effective talent retention this will increase employee performance in form of efficiency

Centenary Bank (U) Limited should ensure that the staff have the right skills of the Job has it will lead to employee performance these will help staff cope up negative effects of stressors on job outcomes, Improve profitability of Centenary Bank (U) Limited

Centenary Bank (U) Limited's Employees should be sensitized on the benefits of training and how it can be used to produce best results for the organizations to avoid misuse of the power and freedom that has been given to the employees.

Centenary Bank (U) Limited should develop a manual on the new steps of work as a result of training should be formulated to help employees when adjusting to the new systems so they can be able to refer to them when they meet certain challenges.

### **5.4 Areas for further research**

The study was carried out at Centenary Bank (U) Limited and yet other Banks also carry out training of staff for example Bank of Africa, Stanbic Bank, Equity Bank, and DFCU Bank. Therefore a similar study may also be needed to be undertaken in these different Banks.

There is also need to conduct a study to examine the effect of skills on employee performance, and effect of skills on employee since they came out strongly in this research.

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## APPENDIX I

### QUESTIONNAIRE

Dear respondent,

I am Buwemba Lawrence, a student at Uganda Martyrs University. I am carrying out a research study on “Training on Employee Performance: Case of Centenary bank (U) Limited”. The study is being conducted in fulfillment of the requirement for the award of a degree of Master of Business Administration - Management Option. This questionnaire is seeking information on the study. Therefore, the information provided in this questionnaire will be used for academic purposes only and shall be accorded utmost confidentiality. Therefore, your contribution towards filling in this questionnaire will be a great contribution to my academic endeavor. Thank you.

#### Section I: GENERAL INFORMATION

1. What is your gender?

Male (1)	Female (2)

2. How long have you been an employee of Centenary bank (U) Limited?

Less than 1 year (1)	2 – 3 yrs (2)	4 – 5 yrs (3)	6 – 10 yrs (4)	Above 10 yrs (5)

3. Which position do you hold in Centenary bank (U) Limited?

Top Executive (1)	Senior Manager (2)	Middle Level Manager (3)	Front Line Supervisor (4)	Junior Officer (5)

4. What is the highest level of education you have attained?

Diploma (1)	Degree (2)	Masters (3)	PhD(4)

Please indicate the extent to which you agree with the statements below: SD- Strongly Disagree

(1), D- Disagree (2), N- Not Sure (3), A- Agree (4), SA- Strongly Agree (5)

## Section II: Job knowledge

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

Items	SD	D	N	A	SA
I have a better understanding of the Job I do at Centenary bank (U) Limited					
I have been able to Improve the competitive advantage of Centenary bank (U) Limited					
I have been enabled to promote effective talent retention and organization performance					
I have Improved the decision making process of Centenary bank (U) Limited					
My creativity and innovation have improved my performance at Centenary bank (U) Limited					

Items	SD	D	N	A	SA
Job Knowledge has relationship with employee performance at Centenary bank (U) Limited					

### Section III: Techniques

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

Items	SD	D	N	A	SA
Job rotation and transfers have enabled me to assess my contribution to the attainment of Centenary bank (U) Limited's goals					
Coaching and/or mentoring have increased my productivity					
Conferences have enabled me update myself with the update changes in the work environment					
Orientation has enabled me to acquire specific and immediate useable skills, knowledge, concepts, attitudes and behaviors to enable me perform more efficiently					
Techniques have a relationship with employee performance at Centenary bank (U) Limited					

### Section IV: Skills

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

<b>Items</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
I have the skills which have help me Improve profitability of Centenary bank (U) Limited					
My morale has improved at Centenary bank (U) Limited					
I have the skills which help me cope up negative effects of stressors on job outcomes, Improve profitability of Centenary bank (U) Limited					
I have the skills such as Team building, that have helped me enhance my performance at the bank					
I am given the opportunity to take part in training programmes to help me improve my skills and knowledge on the job					
I am promoted when due for a promotion in order to perform better on the job.					
Skills have directly reduced executive's perceptions of organizational and extra organizational stressors					
Skills have a relationship with Employee performance at Centenary bank (U) Limited					

**Section V: Competence**

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

Items	SD	D	NS	A	SA
I have been able align my initiatives to the overall business strategy of Centenary bank (U) Limited					
I have facilitated effective goal-setting around the required development efforts and performance outcomes					
By aligning competencies to business strategies, Centenary bank (U) Limited can recruit and select better employees					
Focuses and facilitates the performance appraisal discussion appropriately on performance and development					
I have the capability of self-regulation and self-control in job development.					
I have the knowledge and skills that enable me to give an effective performance in specific areas of management					
Competence has a relationship with Employee performance at Centenary bank (U) Limited					

**Section VI: Job Satisfaction**

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

<b>Job Satisfaction</b>	<b>SD</b>	<b>D</b>	<b>NS</b>	<b>A</b>	<b>SA</b>
I have the pleasure that results from the appraisal of my job or job experiences					
I have Appreciation, Communication, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth					
The Job Conditions and the fringe benefits are good at Centenary					
The Job I do at Centenary bank (U) Limited reflects the degree of pleasure and Happiness					
The well-being and the relationship with other workers is good at the Centenary bank (U) Limited					

### **Section VII: Productivity**

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

<b>Productivity</b>	<b>SD</b>	<b>D</b>	<b>NS</b>	<b>A</b>	<b>SA</b>
In line with the tasks given to me, the output is high at Centenary bank (U) Limited					
I perform tasks within the given time					
I perform according to the expectations of my boss					
I am given an opportunity to adjust the tasks as per the skills and knowledge I have acquired during training					
The productivity has a relationship with training					

### Section VIII: Efficiency

Please indicate the extent to which you agree or disagree with the statements below

**Key: 1=SD-strongly disagree; 2=D-disagree; 3=NS- not sure; 4=A-agree and 5=SA-strongly agree**

<b>Efficiency</b>	<b>SD</b>	<b>D</b>	<b>NS</b>	<b>A</b>	<b>SA</b>
I have the ability to do things(tasks) well and successfully					
I have the ability to do things(tasks) without wastage of resources					
I have the ability to perform tasks using the available resources					
I ensure that there is limited wastage of resources at the company					
Efficiency is as a result of training our staff					

**Thank You**

### APPENDIX II – Interview Guide

1. Does Centenary bank (U) Limited carryout training of staff?
2. In your view, is training beneficial to the Bank?
3. Is there knowledge imparted during training?
4. Is Centenary bank (U) Limited use the right techniques to train staff?
5. Is Centenary bank (U) Limited staff having the right skills to perform the given jobs?
6. Is there a relationship between training and employee performance?



APPENDIX III

**TABLE FOR DETERMINING THE SAMPLE SIZE OF THE POPULATION**

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size

"S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.

Appendix IV: RELIABILITY RESULTS

RELIABILITY FOR Job Knowledge

**Reliability Statistics**

Cronbach's Alpha	N of Items
.810	06

RELIABILITY FOR Techniques

**Reliability Statistics**

Cronbach's Alpha	N of Items
.798	05

RELIABILITY FOR Skills

**Reliability Statistics**

Cronbach's Alpha	N of Items
.879	08

RELIABILITY FOR Competence

**Reliability Statistics**

Cronbach's Alpha	N of Items
.799	06

RELIABILITY FOR Job Satisfaction

### Reliability Statistics

Cronbach's Alpha	N of Items
.653	04

RELIABILITY FOR Productivity

### Reliability Statistics

Cronbach's Alpha	N of Items
.782	05

RELIABILITY FOR Efficiency

### Reliability Statistics

Cronbach's Alpha	N of Items
.721	05