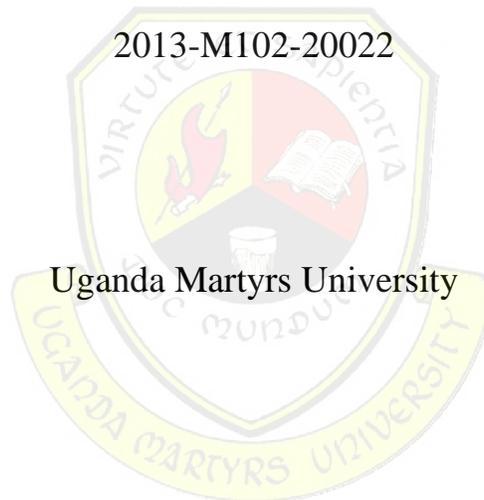


On-Job Training and Employee Performance in
Commercial Banks

Case Study: Tropical Bank Limited

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2013-M102-20022



Uganda Martyrs University

OCTOBER, 2016

On-Job Training and Employee Performance in
Commercial Banks.

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A postgraduate Research Dissertation presented to Faculty of Business
Administration and Management in partial fulfilment of the requirements of the
award of a Master of Business Administration

Uganda Martyrs University

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OCTOBER,2016

DEDICATION

I dedicate this dissertation to the fellow students of Uganda Martyrs University Nkozi, Lecturer's for the tireless support and courage which enabled me to complete this course and research paper in the stipulated time, my family members especially my husband Mr. Senkindu Moses and my daughter Maria GorretNakawukyifor their encouragement andfor giving me ample time to concentrate during the hard time when theyneeded me most, the Almighty God for the gift of life, guidance and protection throughout the time I was pursuing the course, friends especially my group mates "the Bees" and colleagues for sharing resources which made this success.

ACKNOWLEDGEMENT

Special thanks goes to the ALMIGHTY GOD for providing my needs and keeping me in a perfect health.

I thank Mr. Kimera Jude for the significant contribution and supervision for the completion of the dissertation. I also carry my sincere thanks to the entire staff of Uganda Martyrs University for their contribution towards the successful completion of this research paper. I would like to also express my sincere appreciation to my co supervisor Mrs.Bwegyema Jacinta, for her tireless support and material support more so in availing constructive criticisms, ideas and corrections in the report. I thank her for being available any time wherever I needed assistance.

Special thanks go to my best friend Deborah Nakibira, my sisters and brothers, my mother, my father and all the family members for standing with me on this journey.

I appreciate my Brother Rev. Fr. Anthony Kibira for his financial support and words of encouragement that helped me finish this course.

I also express my sincere appreciation to the Tropical Bank Management and the Employees for their hospitality and material support which enabled me to write this dissertation.

I would like to appreciate the efforts of all my research assistants, for their tireless efforts in the process of data collection, support and proof reading this dissertation.

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LIST OF ABBREVIATIONS

| | | |
|--------------|---|---|
| AP | : | Apprenticeship |
| ATM | : | Automated Teller Machines |
| Co | : | Coaching |
| EP | : | Employee Performance |
| JB | : | Job Rotation |
| NSSF | : | National Social Security Fund |
| SME | : | Small and Medium Enterprises |
| TBL | : | Tropical Bank Limited |
| UGX | : | Ugandan Shillings |
| SPSS: | | Statistical Package for Social Scientists |
| UN | : | United Nations |
| CIV | : | Content Validity Index |

ABSTRACT

The aim of this study was to assess the effect of on job training on employee performance in financial institutions basing on Tropical Bank Limited. The study was guided by four objectives which included: to find out the effect of coaching, to establish the effect of mentoring, to examine the effect of job rotation and lastly to find out the effect of apprenticeship all on employee performance.

The study population was 110 with a sample size of 84 reached through stratified probability sampling technique and these were the staff and branch managers of Tropical Bank Limited who acted as the respondents.

Data was collected using questionnaires and interviews and then analysed using descriptive statistics where a mean analysis was carried out to analyze agreement or disagreement with the items. A mean close to 1 or 2 showed disagreement to the item, a mean close to 3 showed uncertainty whereas a mean close to 4 or 5 showed agreement. Qualitative data were analysed with thematic analysis method while quantitative data were analysed using SPSS to derive the mean and Standard deviation and to establish the correlations and regression.

The study findings revealed that the three variables of on-job training: coaching, job rotation and apprenticeship have positive significant relationship on employee performance and predicted employee performance. This is evidenced by their respective P-Values of 0.05, 0.04, 0.03 and 0.05 as revealed by the regression analysis. Overall, there is a positive and significant relationship between Coaching, mentoring, job rotation, apprenticeship and employee Performance as per r values of 0.951, 0.765, 0.784 and 0.427 $P < 0.01$. The overall adjusted r is 0.20 indicating that on job training contributes 20% to the employee performance in Tropical Bank.

From the study findings, the researcher ably recommended to financial institutions; to embark on long term and continuous training as to optimize their employee's potential, to evaluate how the employees perceive their jobs in terms of understanding their tasks and duties, smooth cooperation with their supervisors, and awareness of time limits, to hold weekly morning training sessions for their staff to make reviews on the banks products and services offered among other recommendations and if the above recommendations are implemented can contribute more to the Bank's employee performance.

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

On-job training is the teaching of skills, knowledge and competencies that are needed for employees to perform a specific job within the work place and work environment. On-job training uses the regular or existing work place tools, machines, documents, equipment, knowledge and skills necessary for an employee to learn effectively and perform his or her job. It occurs within the normal working environment that an employee experiences on the job. It may occur as an employee performs actual work, or it may occur elsewhere within the work place using training rooms, training work stations or training equipments (Heathfield, 2015).

This chapter presents the background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, research hypotheses, scope of the study, significance of the study, justification and conceptual framework.

1.1 Background of the Study

Globally, on-job training is an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform more efficiently. It plays a vital role in the effectiveness of an organisation. It is one of the most pervasive techniques for improving employees' performance enhancing organisation productivity in the work place (Falola *et.al*, 2014).

On-job training is one of the paramount training methods because it is planned, organized, and conducted at the employee's work place. On-job training is usually the principle method used for augmenting employee skills and escalating output and efficiency. It is mainly suitable for developing expertise distinctive for employee's job (Falola *et.al*, 2014).

Dang *et al*, (2014) assert that training must be addressed in such a way that it covers the employees' performance-development needs and is in accordance with their job descriptions. Both the employee and the employer have to work together in order to determine what the employees do not know. They must also identify training method which exert an impact on the job, so that he/she can be trained in order to fill that particular gap. The employee should be granted the responsibility to make decisions regarding his/her training, while employers should provide their employees with opportunities to improve their foundational skills so as to enable them to cope with more complex situations.

According to Khan *et.al*, (2011) training & development increase the employee performance like the researcher said in his research that training and development is an important activity to increase the performance of health sector organization. It is evidenced that employee performance is the important factor and the building block which increases the performance of overall organization. Employee performance depends on many factors like job satisfaction, knowledge and management but there is relationship between training and performance.

Ahmad *et.al*, (2014) reported that in the Asian countries organizations that train their employee well, managers and superior have the confidence to get the authority and to deal with their subordinates and through training employees can get knowledge, skills, and attitudes which are the requirement of employees to perform their task adequately. There is a link between employee

productivity and training which further leads to employee performance. They further claimed that lower levels of training will increase the chances of employee migration from one organization to another. However, employee's satisfaction and loyalty increases by higher degree of training towards the firm and decreases the chances of employee termination.

1.2 Statement of the Problem

Jagelo, Komba and Mlingi (2012) reported that on-job training grooms employees to often work better as teams, draw confidence in their performance and decision-making skills. Employees are also more likely to accept change and come up with new ideas, make good candidates for promotions because they have shown their ability to learn, retain and use information. Reliable, skilled employees can also be empowered to train other employees, the fact that reduces pressure for the management team. Tropical Bank is one of the commercial banks with limited staff. The failure to train their staff on job comes with costs such as lack of team work, poor time management, poor customer care and complaint handling. A recent survey by Deloitte (2015), identified that failure to embrace on job training is one of the causes of limited growth of Tropical bank in terms of branch network countrywide and growth of staff from lower management to senior management levels. It is against this background that the researcher was interested in establishing the effect of on-job training on employee performance in Tropical Bank.

1.4 Objectives of the Study

1.4.1 Main Objective

The purpose of the study was to establish the effects of on-job training on employee performance in Tropical Bank.

1.4.2 Specific Objectives

- 1 To find out the effect of coaching on employee performance in Tropical Bank.
- 2 To establish the effect of mentoring on employee performance in Tropical Bank.
- 3 To examine the effect of job rotation on employee performance in Tropical Bank.
- 4 To find out the effect of apprenticeship on employee performance in Tropical Bank

1.5 Research Questions

- 1 How does coaching affect employee performance in Tropical Bank?
- 2 What is the effect of mentoring on employee performance in Tropical Bank?
- 3 What is effect of job rotation on employee performance in Tropical Bank?
- 4 How does apprenticeship affect employee performance in Tropical Bank?

1.6 Research Hypotheses

There is a significant relationship between coaching and employee performance in Tropical Bank.

There is a significant relationship between mentoring and employee performance in Tropical Bank.

There is a significant relationship between job rotation and employee performance in Tropical Bank.

There is a significant relationship between apprenticeship and employee performance in Tropical Bank.

1.7 Scope of the Study

1.7.1 Content Scope

The study established the effects of on-job training on employee performance in Tropical Bank. The study considered four main variables; coaching, mentoring, job rotation and apprenticeship and measure their effects on the performance of Tropical Bank Limited in Kampala District. Employee Performance was considered in form of service quality level, skills growths and employee attitudes and behaviors.

1.7.2 Geographical Scope

The study was carried at Tropical Bank Limited in Kampala District. Kampala is the capital and largest city located in central part of Uganda.

1.7.3 Time Scope

The study used data about on-job training sessions carried out by Tropical Bank Limited for the period 2010-2015. This data was used because it is recent and accurate. Also the study was done from July 2016 to September 2016.

1.8 Significance of the Study

The findings of the study can be of help to the policy makers in government of Uganda. The policy makers in the Ministry of Gender Labor and Social Development can come up with appropriate policies necessary in upholding and enhancing the productivity and performance of workers through on-job training sessions.

The findings of the study can help the management of Tropical Bank Limited to establish the extent of the influence of on-job training on the performance of workers. The management can ascertain the most relevant on-job training methods that can be used to enhance performance of individual workers to facilitate improvement in organisation performance.

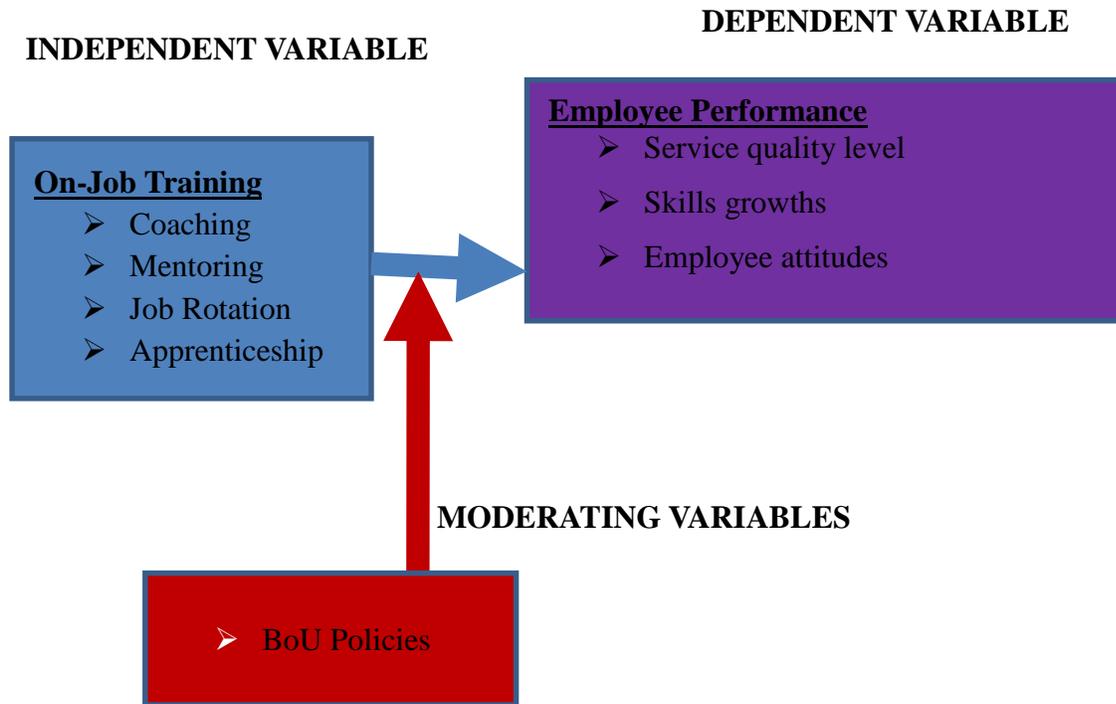
The findings of the study are relevant in building the body of literature for researchers and academicians in their subsequent studies.

1.9 Justification

On-job training has the distinct role in the achievement of an organizational goal by incorporating the interests of organization and the workforce. Now days' training is the most important factor in the business world because training increases the efficiency and the effectiveness of both employees and the organization. The employee performance depends on various factors. But the most important factor of employee performance is training. Training is important to enhance the capabilities of employees. The employees who have more on the job experience have better performance because there is an increase in both skills and competencies because of more on the job experience. Training also has an impact on the return on investment. The organizational performance depends on the employee performance because human resource capital of

organization plays an important role in the growth and the organizational performance. So to improve the organizational performance and the employee performance, training is given to the employee of the organization (Dang *et al*, 2014).

1.10 Conceptual Framework



Source: Adopted from Ahmad *et al*, (2014)

Figure 1.1 above, shows a conceptual framework that shows the relationship between the independent variables and dependent variables of the study. It shows the on-job training methods as the independent variables which include coaching, mentoring, job rotation and apprenticeship and they were studied to assess their effects on employee performance. As shown in the conceptual framework, the study expected on-job training to trigger employee performance through improving on their service quality level, skills, their attitude. However, the

study expected Bank of Uganda Policies on employee training to act as moderating variables and also influence employee performance.

1.11 Definition of Key Terms

On Job Training is a type of training that aim to provide employee with task-specific knowledge and skills in work area.

Employee Learning: Employee learning explains the process of acquiring knowledge through curiosity to learn. It is a mind-set who has anxiety to get information. Employee learning will increase the abilities and competency of the employee. The abilities and competencies are helpful in employee performance and productivity.

Employee Performance: Employee Performance means employee productivity and output as a result of training.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical review and actual literature review for the study. The actual literature was reviewed based on the specific objectives of the study.

2.2 Theoretical Review

Social learning theory was developed to illustrate and give more meaning to the relevance of on-job training in organizations.

2.2.1 Social Learning Theory

Social learning theory by Albert Bandura(1977)was developed to describe and predict how people learn from observationof models. Learning from models has been shown to be more efficientthan trial and error learning under many conditions. According tosocial learning theory, observational learning is controlled byprocesses of attention, retention, and reproduction. Rewards operateto affect performance of behavior not learning. In addition tomotivating behavior by directly rewarding it, a person may perform a behavior that he observes another is rewarded for (extrinsic reward),and he may learn to reward himself for appropriate behavior (Thurlow, *et.al*, 1980).

People learn through observing others' behavior, attitudes, and outcomes of those behaviors.

“Most human behavior is learned observationally through modeling: from observing others, one

forms an idea of how new behaviors are performed, and on later occasions this coded information serves as a guide for action.” (Bandura). Social learning theory explains human behavior in terms of continuous reciprocal interaction between cognitive, behavioral, and environmental influences.

Necessary conditions for effective modeling:

Attention — various factors increase or decrease the amount of attention paid. Includes distinctiveness, affective valence, prevalence, complexity, functional value. One’s characteristics (e.g. sensory capacities, arousal level, perceptual set, past reinforcement) affect attention.

Retention — remembering what you paid attention to. Includes symbolic coding, mental images, cognitive organization, symbolic rehearsal, motor rehearsal

Reproduction — reproducing the image. Including physical capabilities, and self-observation of reproduction.

Motivation — having a good reason to imitate. Includes motives such as past (i.e. traditional behaviorism), promised (imagined incentives) and vicarious (seeing and recalling the reinforced model)

From social learning theory, a number of rules can be derived for optimal training conditions. Twenty statements about conditions for effective training are given to illustrate the application of social learning theory to industrial training. For example: "When modeling a task, give the learner a verbal model to guide performance. The best verbal models will give rules for the responses of that task, but will be as simple as possible and easy to remember." "The trainee is most likely to

learn to reward himself for a good job performance if he comes to feel that the work he is performing is very important to himself and to the company and that he has significant control of the work outcomes" (Olmstead, *et.al*, 1982).

The use of modeling as a technique for training and modifying behavior has been studied mostly outside of industrial settings. Researchers on modeling find that modeling can be used successfully to help people make therapeutic behavior changes (such as overcoming fears and becoming more self-assertive) and for teaching interpersonal skills such as skills involved in counseling, interviewing and child management. It is usually found that significantly more learning occurs when modeling is added to other training methods (usually instruction and rehearsal) than if these training methods are used without modeling. Social learning theory has been applied to industry in two ways: a training method based on social learning theory has been used to teach managers to deal more effectively with human relations problems occurring on the job, and social learning theory has been used to predict which subordinates will imitate the behavior of their supervisors (Traxler, *et.al*, 1980).

It is evident that a number of companies have trained their supervisors to deal more effectively with various interpersonal job problems (such as motivating the poor performer, overcoming resistance to change, handling a discrimination complaint) by means of Interaction Modeling. In Interaction Modeling training the supervisor trainees watch a film of supervisors interacting effectively with employees in a problem situation. The trainees practice the behaviors modeled using role playing. Social reinforcement is provided when their behavior becomes similar to the model. Transfer of training is encouraged in a number of ways. Most importantly, the managers in charge of the supervisors are trained in Interaction Modeling and encourage application of

Interaction Modeling concepts on the job. Several investigations have demonstrated that the supervisors do learn the skills taught by Interaction Modeling and use them on the job. Furthermore, significant increases in productivity have been observed in work groups after their supervisors were trained by Interaction Modeling (Thurlow, *et.al*, 1980).

2.3 Actual Review

2.3.1 Effect of coaching on employee performance.

Coaching is an important activity for the employee development. Coaching is not formal. It involves treating employees as a personal partner in achieving both personal and organizational goals. Therefore, we can solve personal problems of the employees by providing coaching. When problems are resolved, this leads to increase in organizational performance as employees would be able to achieve organizational goals (Hameed&Waheed, 2011).

The study of Falola, Osbanjo and Ojo (2014) found out that coaching is a strategic method of getting the best out of the employees. It is one of the most pervasive techniques for improving employees' performance enhancing organisation productivity in the work place. Coaching is a strategic determination to facilitate learning of the job related knowledge, skills, ability and behavior that are crucial for efficient performance capable of enhancing organizational effectiveness. Coaching is requisite to enhancing workers capability, reasoning faculty and competence which will improve organizational performance and as well help in gaining competitive edge. It increases employees' efficiencies, innovation, invention, capacity to accept new technologies and techniques.

Organizations are striving hard to develop and retain high performing work force for uninterrupted organizational operations. In today's competitive global environment, coaching is considered an important part of new HR practices, because they inspire employees to increase their commitment to the organization thus ensuring increased organizational productivity and success (Mba&Godday, 2015).

Since people are the most important assets of organizations, increasing employees' skills and abilities through coaching is expected to create future returns in the form of increased productivity and improved business performance. Coaching has a direct impact on employees' attitude i.e. motivation, commitment and satisfaction. Specifically, a large body of research considers coaching and mentoring to be a key determinant of employee performance. It has been observed that a large part of the workers sense of job satisfaction can be attributed to availability of workplace learning opportunities. It has been argued that employees' turnover is heavily influenced by job satisfaction, motivation and organizational commitment, because no employee would like to stay with an organization that is not satisfied with his work.

According to Kirwan, (2000) Coaching is the process of one-on-one guidance and instruction to improve knowledge, skills and work performance and it is a very popular means of development, and often includes working one-on-one with the learner to conduct a needs assessment, set major goals to accomplish, develop an action plan, and support the learner to accomplish the plan. The learner drives these activities and the coach provides continuing feedback and support. Usually coaching is directed at employees with performance deficiencies, but also used as a motivational tool for those performing well. Coaching methods solve precise problems such as communication, time management and social skills. Executive coaching generally takes place on

a monthly basis and continues over a period of several years. Often, coaches are brought in where there is a change in the structure of the company, when a team or individual is not performing well or where new skills are required.

Coaching enhances the personal skills of employees through an effective learning process that is beyond traditional training methods. It identifies skill deficiencies and arranges/organizes internal development programs to bridge the identified skill gaps with a view to changing employees' behaviours and improving job performance. The major focus of coaching and mentoring is on individual development. Nowadays, many organizations are keeping their eyes on implementing successful coaching and mentoring programs in order to increase employees' morale and productivity (Hahn, 2008).

Coaching is emerging as a critical activity in achieving knowledge transfer. However, a study by Accenture in 2005 found that over 40% of organizations have no formal processes for passing on the knowledge of retiring employees. Of the organizations that have addressed the issue, in many cases the process amounts to no more than an informal chat with colleagues before leaving. A study published by the International Personnel Management Association compared outcomes from training with outcomes obtained when training was combined with coaching/mentoring. The productivity gains for training alone were 22%, but when coaching was used as well, the gains were 88%; the gains of training increased fourfold when it was combined with coaching/mentoring.

2.3.2 Effect of mentoring on employee performance.

In an organization, Kahle-Piasecki (2011) defines the mentoring process as a “developmental, caring, sharing, helping relationship where one person invests time, know-how and effort in increasing and improving another person’s growth, knowledge and skills”.

The word mentor, according to Webster’s New World College Dictionary (2002), is defined as “a wise, loyal advisor, a teacher or coach.” It has its origins in Greek Mythology, specifically, Homer’s the Odyssey. King Odysseus, before leaving to fight in the Trojan War (a ten-year battle), entrusts his older friend Mentor to teach and educate his son, Telemachus (Gentry, Weber, & Sadri, 2008). In Greek, the word probably meant advisor and comes from the Indo-European root – men, meaning, “to think”. The word mentor used today usually means, a one-to-one relationship between an experienced person and a less experienced person (Okurame & Balogun, 2005). A mentoring relationship is also defined as, “a deliberate pairing of a more skilled or experienced person with a lesser skilled or experienced one, with the agreed-upon goal of having the lesser skilled person grow and develop specific competencies (Murray, 2006).” This definition allows for the possibility that a mentor may be younger than a mentee. Before exploring the role mentoring plays in business organizations and the problem of unsuccessfully matching mentors and mentees, we should consider the historical uses of the concept in apprenticeship programs and teacher retention programs. Both of these areas have utilized the mentoring concept for learning and job support.

Mentoring is a training and development (T&D) program that can be used to increase a group’s and/or individuals’ potentials to carry out particular duties and responsibilities, to familiarize with new techniques, and care all aspects of the mentees. It is also viewed as integral to learning

in the workplace, to receiving career help, and for developmental and psychosocial support (Azman, *et.al*, 2009).

Mentoring programs in business organizations are considered performance interventions. The programs are implemented to pair an experienced employee as a mentor, with an inexperienced employee as a mentee. The purpose is to increase the knowledge and productivity of the mentee and to enhance the performance of the mentee in the organization. In those organizations with established mentoring programs, the benefits of running the program have outweighed the costs involved. It is important to first consider what a performance intervention is to determine how mentoring fits as an intervention in the workplace. Foster (2014) assert that mentoring may be classified into two types: primary and secondary. Primary or classical mentoring is an intense developmental relationship of relatively long duration in which employees receive a range of career and psychological help exclusively from senior managers. Secondary mentoring offers a specialized developmental function. In most cases, secondary mentoring tends to focus on external, career progress-oriented functions, such as sponsorship, visibility and exposure rather than on inner psychological developmental functions.

Formal mentoring programs with a structured approach to the mentoring process as opposed to informal mentoring, those relationships that develop on their own, are shown to be positive and beneficial to companies. Formal mentoring programs include training for mentors, tie the mentoring program to business goals with measurable results, and conduct periodic evaluations and coordination offering ongoing support for mentoring pairs (Murray, 2006). In those situations, the mentors and mentees both benefit in different ways. For mentors, studies have shown increased personal and job satisfaction. The increase in satisfaction is a result of several

factors. One is that mentors gain more influence in the organization, through the added respect gained in the development of future leaders. Mentors also gain professional assistance from the mentee on work projects and may also enhance their own skills by learning new skills from the mentee. In addition, the relationship can help to motivate a seasoned mentor by offering fresh viewpoints and new perspectives about the organization (Murray, 2006).

In Ramaswami and Dreher's study (as cited in Gentry, *et. al.*, 2008), they found mentoring helps the mentor gain support through the establishment of networks of mentee's that "payback" the mentor. This happens through the mentee acting like an informant, supplying critical information that will assist the mentor in some way when needed. This, in turn helps to strengthen a mentor's reputation and recognition in an organization, by enhancing the respect and visibility of the mentor. The research on mentoring shows that mentee's receive substantial benefits from a formal mentoring process as well. These benefits as suggested by Kram (1985) are two separate, yet interrelated functions, classified as career-related and psychosocial. Career-related benefits include higher job performance ratings which lead to promotion and salary increases, and improved esteem and competence in the job. The psychosocial benefits are part of the relationship between the mentor and mentee and include friendship, emotional support, satisfaction and personal development. Mentoring positively impacts career success, through more promotions, more mobility, higher income and career satisfaction.

Mentoring improves the pool of talent for management and technical jobs and helps to shape future leaders. Through mentoring, the people who have the most experience can also effectively pass along knowledge throughout the organization. For example, mentors may use many practices such as assisting their protégés with individual career problem solving, and redefinition

of career success to significantly facilitate their protégés career adaptation process. Also, mentoring involves interpersonal relationship in which an experienced person counsels/helps a junior or inexperienced person(Emerson, 2007).

Just like coaches and teachers, mentors provide socioeconomic support and seek to bolster the self-confidence and self-esteem of protégés. As sponsors, mentors actively intervene, contriving to get their protégés' exposure and visibility through assignments that involve working with other managers and endorsing their protégés' for promotions and special projects. To sum up, mentoring is a powerful intervention that assists employees in the establishment, advancement and maintenance stages of their careers(Rohan and Madhumita, 2012).

In mentoring, the relationship normally consists of a master and an apprentice with certain purposes such as disseminating and transiting knowledge, working experience or thinking from the mentor to their protégés. It is undeniable that mentoring plays a significant role in assisting and guiding the protégé in various perspectives such as career and personal growth, sharing detailed information of the organization and serve as a model for the young protégés. It is well documented that appropriate mentoring processes have resulted in job satisfaction, improved on the level of commitment and better employment performance (May-Chiun, Ramayah and Lim, 2008).

The study of Azman, *et.al*, (2009) found that mentoring was associated with lower turnover intentions in large public accounting firms. However, there was little evidence that formal mentoring reduced overall turnover intentions of professionals in public accounting firms. Unlike, in a study which pertained to Certified Public Accountants in public accounting firms, we examined responses from accounting professionals working in organizations other than public

accounting to focus on the impact of mentoring on career plateaus and turnover intentions of Certified Management Accountants (CMAs).

According to MundiaandIravo (2014) workplace relationships such as mentoring should be fostered to promote transfer of tacit knowledge. Mentorship is such a factor in that it promotes guidance on career development and role modeling which both contribute greatly to employee's development. Mentoring relationships can significantly affect individual careers development and advancement with both the mentor and the person being mentored (protégé) benefiting from the relationship.

2.3.3 Effect of job rotation on employee performance.

Job rotation has been defined as an organized move of employees from one job duty to another at a designed time and distance. Job rotation is said to be a brilliant approach for the organizations to train their employees. Job rotation is one of the factors to enhance the productivity of an organization, but it needs proper training and cooperative colleagues to support the employees in the current position. Job rotation is defined as the organized movement of an employee from one position to another position at a designed period in the same department. It engages occasional shifting of employees from an assigned work to another where every work needs different experiences, rules, obligations and expertise. Furthermore, banks also concentrate on the same practices in their working environment and the managers decide it on the basis of their employees' performance (Khan, *et.al*, 2014).

Job rotation is the systematic movement of employees from job to job or project to project within an organization, as a way to achieve various different human resources objectives such as:

simply staffing jobs, orienting new employees, preventing job boredom or burnout, rewarding employees, enhancing career development, exposing employees to diverse environments (Woods, 1995). Excellent job rotation program can decrease the training costs while increases the impact of training, because job rotation is a hand on experience. Job rotation makes individuals more self-motivated, flexible, adaptable, innovative, eager to learn and able to communicate effectively. One of the possible problems with the rotation programs is the cost, because job rotation increases the amount of management time to spend on lower level employees. It may increase the workload and decrease the productivity for the rotating employee's manager and for other employees. Job rotation may be especially valuable for organizations that require firm-specific skills because it provides an incentive to organizations to promote from within (Jerris, 1999).

Job Rotation has been used to implement the increasing employee momentum and taking active part in job within the organization, which are incredibly vital for valuable performance. Job Rotation establishes a successful routine of increasing talents, enthusiasm, encouragement and motivation of an employee within the organization. Job Rotation is the procedure all the way through which an organization's employee learns work skill from different activities to eliminate burnout from the job tasks. Job Rotation is an opening chance for worker to expand an admiration of organizational objectives, to produce more liberal facts of the dissimilar field, to build up a strong network of the organizational associates and to increment employee acquisitions (Khan, *et.al*, 2014).

Job Rotation is a system which is capable of augmenting employees' motivation and commitment within an organization and make wider observations as well. It brings an

enlargement in work rate of human resources, tries to get better firm execution, individual mortal levels of multi-experienced employees, well obtainable capabilities and as well as new perspectives for attitude, deliberation, potentialities and hidden talent of employees. Job Rotation has been measured on practical techniques, particularly on the enhancement and growth of jobs (Kaymaz, 2010).

Job rotation has much significance in commercial environment in the world. It is used by the stakeholders within the organizations to extend workers, managers and executives. Job rotation is used to elastic work strength and standing by supply of skilled human resources to provide as a ready for action frame for the organizations. It advances the employee's abilities and mutual understanding of their job. It increases team effectiveness and facilitate the employees to reward promotion chances after successful achievement of work rotation programs. Therefore, it has been concluded that both the human resources and owners can get profit from job rotation practices. Organizational researchers claim that job rotation is one of the strongest predictors of performance and commitment during the job. It reduces the boredom and fatigue of the jobs and enhances the employee motivation and commitment through diversification of the tasks, which is highly recommended, for the innovative organizations to develop the workforce in order to meet the current and future requirements of the dynamic fruitful environment (Kaymaz, 2010).

Job Rotation can also be seen as an on-the-job training technique supporting the principle of 'learning by practical experience' (Ho *et al*, 2009). The research performed by Eriksson and Ortega (2006) indicated that job rotation applications support both employee learning and the employer learning. It is a training means of facilitating the acquisition of skills to make the work productive. By working in more than one department or section at set intervals and learning by

actually doing the work oneself, makes it easier to acquire the knowledge and skills related to many functional areas of the organisation.

According to Kaymaz (2010) job rotation makes people in different functional areas more connected. It also provides individuals with a better knowledge of the other parts of the business. Hence the greater job rotation, the more consensus is created between workers, which influences the interpretation of information and provides a mechanism for organizational learning. In this perspective, the learning is affected in two dimensions, by periods in various departments with the routine procedural processes and also the accumulation of the employee's personal experience in the related departments. In comparison with other learning methods, training by rotation allows for better development of knowledge, skills and competencies, and provide opportunities to be applied at work. This supports the creation of an infrastructure for the employee with higher motivation and performance.

2.3.4 Effect of apprenticeship on employee performance.

Lerman (2014) describes apprenticeship as a program of courses, work-based learning, and productive employment in which workers achieve occupational mastery and industry-recognized credentials. Unlike school-based vocational education, apprenticeships involve extensive work-based learning and practice; real jobs involving production, pay, and the discipline of work; and close mentoring by professionals. Unlike on-the-job training contracts, apprenticeships include related courses and the development of occupational mastery, not simply the ability to do a particular job. Apprenticeship programs as a method for training youth in jobs have existed formally since the post-World War II period.

Traditional apprenticeships involved an agreement between an employer and an apprentice to provide a sustained period of training. For many working-class families during the post-World War II period, getting an apprenticeship and learning a trade was a key aspiration for their male children (Vickerstaff, 2007). The apprenticeship usually began after completing a high school education, but sometimes apprentices left school early to enter into an apprenticeship. Usually this meant the apprentices were young adults with the apprenticeship considered a path to adulthood. Research on the apprentice experience shows that for many apprenticeships, one of the key things learned was how to get along with other people, especially fellow workers (Vickerstaff, 2007).

The approach of the apprenticeship programs during the post-World War II era was to develop apprentices' vocational knowledge and work habits, and get them to attain substantive skills in their labor area. This system was built on the assumption that it was the employer's job through instruction, to bring young people on and invest in the next generation of skilled workers. Apprenticeship programs are still used today, usually found in vocational learning. In addition to apprenticeships in vocational learning, apprenticeship programs are sometimes found in higher education, usually in graduate programs of study. For example, in an effort to update a graduate program in instructional design and educational technology, Pennsylvania State University designed an experimental program using a research apprenticeship for graduate students. In the program, graduate students worked directly with their advisors in research teams as part of course credit (Heathfield, 2015).

Lerman (2014) noted that the analysis of apprenticeships in the UK examined the returns to eight employers in each of four industries; engineering, construction, retail, and business

administration. Training ranged from 18 months for basic credentials to two to four years for advanced apprenticeship programs. Average gross costs were higher than the average benefits during the apprenticeship period in all four industries, magnitudes varying widely by industry. Apprenticeships were most costly in engineering and construction despite the fact that the productive contributions of the apprentices covered were worth about 50% of a fully qualified worker's wage. The dollar value of an apprentice's contribution to output is high but so are their wages. Still, the authors estimate that employers in all four industries at least break even and begin earning positive returns during the early post-apprenticeship period, partly because the productive contributions of apprenticeship graduates were worth more than their wages at the time and partly because of lower recruitment and training costs.

Steedman (2012) argue that much as apprenticeship continue to face hurdles of lack of government support in most developing countries, a growing cross-party consensus can be detected that apprenticeship is desirable and should be supported by public funds. The current severe difficulties experienced by young people entering the labour market has helped to develop this consensus since all available evidence shows higher employment probabilities for young people with completed apprenticeship. Democratically elected governments will be under pressure to promote measures such as apprenticeship which provide good employment prospects for young people. But apprenticeships benefit society and the economy by much more than just improving employment prospects for young people, important though that is. Apprenticeships match the supply of skills with demand from employers much more efficiently than is possible with a system of school-based full-time vocational education. They develop high level skills identified by employers as necessary for growth and increased productivity. To the extent that

skills developed in apprenticeship promote higher value-added economic activity they are good for growth and for general welfare. The higher earnings associated with higher productivity provide higher tax take which governments can use for health, education and other general welfare measures.

2.4 Bank of Uganda Policies on On-Job Training

The banking industry in Uganda is growing at the highest rate with more financial institutions coming in play that have endeavoured to absorb a significant number of employees majority of which are fresh and young graduates. These banks come at a time when competition is significantly high and personnel remain the key institutions resource to handle such competition through strategic employee training and development. Despite the importance of training and development of personnel, the banking institutions efforts to emphasize these remains significantly low.

In Uganda training of employees across most organizations is largely perceived as a luxurious aspect than a core issue to enhance employees' job performance. Over the years, Bank of Uganda (BOU) has developed training and career development policies that are emulated by other banks that have helped to see many employees trained in various disciplines. According to the BOU Training Policy (2001) this has been done to facilitate among others, the promotion of career and professional development of four staff, preparation of staff for higher responsibilities and ensure that they have required knowledge and skills for effective job performance. It is assumed that after training these employees should be promoted so that they advance their careers. However, this seems not to be the case in most of the banks that emulated this and even very few individuals are considered for such trainings and other carrier development

opportunities in these banks. This is likely to seriously affect the individual job performance hence failed achievement of institutions objectives.

2.5 Conclusion

The literature review explored the role of on-job training on performance of employees in different organisation. However not much attention was given to financial institutions which makes the actual literature less available. This study in particular plays a great role in building the literature on the effects of on-job training on employee performance in financial institutions.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The chapter discusses the methodology that was used to investigate the problem of the study. The following are discussed and presented here; research design, area of study, population of study, sample size and selection, sampling techniques, data collection methods, data management and analysis, data validity and reliability, ethical considerations, limitations and conclusion.

3.1 Research Design

The study employed a case study design where both qualitative and quantitative approaches were used. Qualitative research approach involves narrating and describing information that explains and gives deeper insight into a problem (Amin, 2005) as it was gathered through interviews with the management of Tropical Bank Limited. The quantitative approach refers to the scientific method that includes design techniques, measures that produce discrete numerical or quantifiable data (Mugenda&Mugenda, 1999) it was collected from questionnaires administered to the staff of Tropical Bank Limited working in different branches around Kampala. The quantitative design enabled the researcher to collect in-depth information while the qualitative research design was used to supplement the findings of the quantitative data.

3.2 Area of Study

The study was conducted in Tropical Bank Ltd in Kampala District. This area was chosen because Tropical Bank Limited has existed in Kampala District longer than other parts of Uganda. Besides, Kampala has got many branches than any other district in Uganda which makes relevant to the study.

3.3 Study Population

Haresnape (2013) says a study population is the total number of a defined class of people, objects, places or events selected because they are relevant to the research questions. Haresnape's definition of the study population implies that with reference to the Tropical Bank Limited, the respondents constituted of all staff in Tropical Bank branches around Kampala. The study however targeted 110 staff employed in the 7 branches in Kampala District.

3.4 Sample Procedures

3.41 Sample Size

The sample size was obtained basing on Krecie& Morgan (1970) sampling table as shown in appendix I. The study used a sample size of 84 respondents carefully chosen from the management and staff of Tropical Bank Limited.

Table 1.1: Population and Sample Size

| Branch | Population | Sample size | Sampling methods |
|--------------------------|-------------------|--------------------|-------------------------|
| Kampala Road Main Branch | 20 | 19 | Stratified sampling |
| Kansanga Branch | 15 | 10 | Stratified sampling |
| Ntinda Branch | 15 | 11 | Stratified sampling |
| Kawempe Branch | 15 | 11 | Stratified sampling |
| Katwe Branch | 15 | 11 | Stratified sampling |
| Nakivubo Branch | 15 | 11 | Stratified sampling |
| Oasis Mall Branch | 15 | 11 | Stratified sampling |
| Total | 110 | 84 | |

3.4.2 Sampling Techniques

The study used probability sampling technique. Stratified sampling technique was used to get samples from different strata (branches). Stratified sampling is a probability sampling technique whereby the researcher divides the entire population into different sub-groups or strata, then the randomly selects the final subjects proportionally from the different strata. Stratified sampling ensures that atleast one observation is picked from each of the strata. Stratification could help in reducing the errors during estimation process.

3.5 Methods of Data Collection

3.6.1 Survey Method

The study used questionnaires to gather information. A questionnaire is a carefully designed instrument for collecting data in accordance with the specifications of research questions and hypotheses (Amin, 2005). The study used self-administered questionnaires which were used to collect data from the employees of Tropical Bank Limited. The questionnaires were designed using a likert scale formation. The respondents were given statement where they showed their level of agreement on a scale of 1 to 5. The questionnaires were used because questionnaires are simple to use, cheaper and time saving since the employees are always busy with their work.

3.6.2 Interview Method

The face to face interview session was conducted between the researcher and the management of Tropical Bank Limited at branch level. This session was guided by interview guiding questions. The sessions lasted for not more than 30 minutes since managers are always busy people in their capacity at work. The findings in the interviews were detailed and helped to enrich the study.

3.6 Quality Control Methods

The study applied both quantitative and qualitative data collection techniques to help obtain a variety of information on variables and the strength of each method helped to overcome deficiencies of the other and also to achieve a higher degree of validity of variables.

To ensure quality of the collected data, the researcher acquired an introduction letter from Uganda Martyrs' University which was used as a basis to seek approval from the TBL authorizing her to conduct the research.

To enhance quality, the researcher designed research instruments to guide the study. The designed instruments were based on the specific objectives of the study.

Pilot testing of questionnaires was done with non-target respondents to enable refining of unclear and ambiguous questions and to ensure validity and reliability. Prior to the pilot test the researcher pursued support from research supervisors for guidance on the instruments

3.7 Data Management and Processing Analysis

With reference to a 5 point likert scale, descriptive statistics were generated to examine the relationship between the variables. A mean analysis was then carried out to analyze agreement or

disagreement with the items. A mean close to 1 or 2 shows disagreement to the item, a mean close to 3 shows uncertainty whereas a mean close to 4 or 5 shows agreement.

3.8 Data Analysis

To test the hypotheses, the researcher applied bivariate and multivariate correlation analysis to establish level of significance of the relationships between the variables. The bivariate and multivariate correlation sought to establish the Pearson's correlation between the variables where by the significance level was determined whether to accept or reject the hypothesis. For Qualitative data analysis, formal approach where content analysis approaches was used. Data was systematically converted from text into numerical variables; classified the numerals into various coding units using the descriptions depending on what the respondents actually said and how often the same issue was said and that brought out the verbal quotations according to the study themes. Relationships amongst these themes were established and in-depth explanations and interpretations made.

3.9 Data Type and Sources

The data was collected from both primary and secondary sources. From these sources, both primary and secondary data was collected.

3.9.1 Primary Data Sources

These sources provided original data, which was specifically collected by seeking answers for the set study research questions aiming at achieving the study objectives. The data was collected

from the field under study. The researcher used methods such as questionnaires and interviews in the process of gathering the primary information.

3.9.2 Secondary Data Sources

These sources basically constituted of already existing data which was extracted and quoted from the institutions performance reports, the banks policy manuals, The Bank's Strategic Plan 2010 – 2013, textbooks, journals and various published dissertations.

3.10 Reliability and Validity

3.10.1 Validity.

Kathari (2004) defines validity, as the degree to which an instrument measures what it is supposed to measure. The validity of the questionnaire was determined because the researcher designed questionnaires and submitted them to the supervisors who examined and approved them, the questionnaires were then pre-tested to ensure clarity

The researcher also ensured content valid of the instrument through consultations with researcher's supervisor and colleagues. Inter – judge was used for the test of Content Validity Index. The formula used was;

CVI= Number of Relevant Items

Total Number of items

The CVI for the questionnaire obtained was at above 0.70. This was because for the results to be valid, CVI should be above 0.70 (Amin, 2005). Some adjustments were made to make the questions more valid. The results of CVI are presented in Table 3.1.

Table 3.1: Validity Indices

| Items | Content Validity Index |
|----------------------|-------------------------------|
| Coaching | 0.83 |
| Mentoring | 0.92 |
| Job rotation | 0.71 |
| Apprenticeship | 0.75 |
| Employee performance | 0.76 |

Source: Primary Data

3.10.2 Reliability

Gay (1996) defined reliability as the degree of consistency that the instrument demonstrates. The researcher established the reliability of the questionnaires by computing the alpha coefficient of the items(questions) the independent variable and the dependent variable. Reliability for quantitative data was determined by calculating Cronbach alpha using the (SPSS) after a pilot study on a sample of 15 respondents. Reliability of each category of the variables that is items that were more related in relation to the conceptual framework were tested together. Reliability was obtained at 0.70 and above (Tavakol&Dennick, 2011). The results are presented in Table 3.2.

Table 3.2: Reliability Indices

| Items | Cronbach alpha () |
|----------------------|---------------------------|
| Coaching | 0.86 |
| Mentoring | 0.72 |
| Job rotation | 0.83 |
| Apprentiship | 0.78 |
| Employee performance | 0.74 |

Source: Primary Data

3.11 Ethical Considerations

The research proposal was submitted to Uganda Martyrs University research ethics committee for approval before the research was carried out. A student introductory letter from the Faculty of Business Administration was obtained by the researcher and presented to Tropical Bank Ltd together with the proposal in order to be granted permission to conduct the study.

The study introductory letter highlighted the purpose, procedure, significance and voluntary participation as well as ensuring confidentiality and privacy.

Informed consent was obtained from every respondent and no names were captured.

3.12 Limitations

The organization policy on confidentiality of the information and data constrained access to relevant information that could help in this study. The employees and management of Tropical Bank Limited were not willing to share confidential information about the organisation and

this constrained the intended objectives of the study. To counter this constraint, the researcher availed herself to management of Tropical Bank Limited with the necessary documentation from Uganda Martyrs University in order to explain and prove that the study is intended to serve an academic purpose and the findings of the study will be shared with the management of Tropical Bank Limited.

Some of the staff of Tropical Bank Limited did not spare time to respond to the interview questions or fill the questions because of the nature of their work. To counter this constraint, the researcher did take much time seeking for responses from the respondents. Besides, the respondents were free to fill in the questionnaires at will.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

The study sought to investigate the “*Effect of on Job training on employee performance in financial institutions*” basing on a case study of *Tropical Bank*. This chapter presents the study findings in reference to the research hypotheses. Focus was put on the presentation, analysis and discussion of findings which was done in accordance to the initial study objectives. The findings are summarized from primary and secondary sources of data, presented in frequency tables, graphs, and percentage contributions. It first presents the demographic features of the respondents used in the study, while the other sub-sections present the findings and examination of the study variables as per the following research objectives: 1)To find out the effect of coaching on employee performance in Tropical Bank, 2)To establish the effect of mentoring on employee performance in Tropical Bank, 3)To examine the effect of job rotation on employee performance in Tropical Bank and 4) To find out the effect of apprenticeship on employee performance in Tropical Bank

4.1 Respondents Bio Data

4.1.1 Response Rate

The study targeted a sample size of 84 respondents. These were all employees of Tropical Bank Ltd working with branches located within Kampala District aimed at generating detailed information about the effect of on job training on employee performance in financial institutions.

The response rate was 95.2% as 80 staff members responded as indicated in table 4.2 below. This response rate is representative and therefore gave a true picture about the effects of on-job training on employee performance in financial institutions according to Mugenda & Mugenda (2003) who argued that a response rate of 60% is more appropriate for a study.

Table 4.2: Response Rate

| Category | Sample | | Usable Returned Questionnaires/Interviewees | |
|--------------|-----------|-------------|---|--------------|
| | Number | Percentage | Number | Percentage |
| Employees | 84 | 100% | 80 | 95.2% |
| Total | 84 | 100% | 80 | 95.2% |

Source: Primary Data (2016)

4.1.2 Current Position of the Respondents

Table 4.3: Summary of the Respondents Current Position

| Current Position | FREQUENCY (n=80) | PERCENTAGE (%) |
|-------------------------|------------------|----------------|
| Cashier | 19 | 23.75% |
| Credit Officer | 16 | 20% |
| Account Opening Officer | 7 | 8.75% |
| Chief Cashier | 7 | 8.75% |
| Manager | 14 | 17.5% |
| Relationship Officers | 17 | 21.25% |
| Total | 80 | 100% |

Source: Primary data (2016)

The table above reveals that out of the 80 staff members who positively participated in the study, majority were Cashiers as represented by 19 (23.75%), followed by 17 (21.5%) Relationship Officers, Credit Officers 16 (20%), Managers 14 (17.5%) while Account Opening Officers and Chief Cashiers were the least each represented by 7 (8.75%). The findings are in line with the Tropical bank population as the majority of staff are cashiers. The findings further revealed that all departments within Tropical bank were represented and the staff members who positively

responded to this study have targets that the bank expects to achieve in terms of their individual performance. This is so relevant for this study because they were in position to provide the required data for the study.

4.1.2 Period Spent in the Organization by the Respondents

Table 4.4: Showing Period Spent in the Organization by the Respondents

| Period Spent in the Organization | FREQUENCY (n=80) | PERCENTAGE (%) |
|---|-------------------------|-----------------------|
| Less than 1 Year | 7 | 8.75% |
| 1 Year - 8Years | 51 | 63.75% |
| 9 Years - 16Years | 12 | 15% |
| 17 Years - 24Years | 4 | 5% |
| 24+ Years | 6 | 7.5% |
| Total | 80 | 100% |

Source: primary data (2016)

As indicated in table 4.4 above, it was established that majority of the employees of TBL have worked with the institution for the last 1-8 years as represented by 51 (63.75%). These were followed by employees who have worked with the institution for the last 9-16 years as represented by 12 (15%), Less than 1 Year as represented by 7 (8.75%), 24+ years as represented by 6 (7.5%) and those who have worked for 17-24 were the least as indicated by 4 (5%). The staff members who have worked for the institution for less than 1 Year had just joined the institution. Also, since majority of the employees have worked for the institution for the last 1-8

years, the respondents had enough experience and reliable information about the institution and above all the topic under study as presented in the data here under.

4.2 Presentation and Analysis of Data Basing on the Study Objectives

Primary data was collected using a 5 point Likertscale. Therefore descriptive statistics were generated to examine the relationship between the variables. A mean analysis was then carried out to analyze agreement or disagreement with the items. The findings were analyzed and interpreted basing on the attach of the instrument scale such that a mean close to 5 represents strong agreement, 4- agreement, 3-Not sure, 2-disagreement and 1-strong disagreement as analyzed below:

4.2.1 Coaching and Employee Performance

4.2.2 Descriptive Statistics for Coaching and Employee Performance

Table 4.5: Item Analysis for Coaching and Employee Performance

| | Statement | N | Min | Max | Mean | Standard deviation |
|----|---|-----------|------------|------------|-------------|---------------------------|
| 1 | I am closely guided at work | 80 | 1 | 2 | 3.6 | 0.34 |
| 2 | My major goals are set and accomplished through coaching | 80 | 2 | 4 | 3.1 | 0.02 |
| 3 | I use the instructions given to improve my knowledge and skills | 80 | 2 | 5 | 4.6 | 0.77 |
| 4 | My supervisor supports me to develop an action plan and accomplish it | 80 | 1 | 4 | 2.8 | 0.78 |
| 5 | My coach provides me with continuous feedback and support | 80 | 3 | 5 | 1.8 | 0.13 |
| 6 | Coaching helped me solve precise communication problems | 80 | 1 | 4 | 3.4 | 0.55 |
| 7 | My couch frequently prepares me on how to handle situations at work | 80 | 2 | 4 | 2.1 | 0.79 |
| 8 | Whenever I have a performance deficiencies I am directed on how to improve my performance | 80 | 1 | 3 | 2.0 | 0.43 |
| 9 | In case of any change in the structure of the company I am guided on how to cope up with the change | 80 | 1 | 4 | 3.3 | 0.56 |
| 10 | Coaching enhanced my motivation and job satisfaction | 80 | 3 | 5 | 4.1 | 0.65 |
| | Total | 80 | 1.7 | 4 | 3.08 | 0.50 |

Source: Primary data (2016)

The researcher sought to find out how coaching affects employee performance in Tropical Bank. The findings in table 4.5 above revealed that there is an adequate level of coaching as per an overall mean of 3.08 and a Standard Deviation 0.5

From the multiple responses, as indicated in table 4.5 above the findings showed that employees in Tropical Bank Limited are closely guided at work as indicated by a mean of 3.6 and a standard deviation of 0.34 (Qn1). A key respondent stated:

My supervisor always guides me on what to do, every time I have a challenging situation, he is always available to teach me and coach me on how things should be done. When I face a similar situation am able to use the skills provided previously

The study went further and revealed that through coaching the employees major goals are set and accomplished as indicated by a mean of 3.1 giving a standard deviation of 0.02 (Qn 2). In an interview with some of the respondents, it was revealed that through coaching, employees major goals are accomplished. In fact one of the respondents said that *“The manager tries to direct the employee to think about their work and to think of how it can be improved”*.

Furthermore, the findings unveiled that as a result of the instructions given to the employees by their supervisors, the employees knowledge and skills improved greatly as evidenced by a strong agreement represented by a mean of 4.6 and a standard deviation of 0.77 (Qn.3)

However; contrary to the above findings, surprisingly the study revealed that however much employees of TBL are being coached by their supervisors; they do not perform better to their work set targets because their supervisors do not support them to develop the action plan and accomplish it. This is evidenced by a mean of 2.8 and a standard deviation of 0.78 shown in the

table above under (Qn.4).An interview with some of the respondents revealed that: *“TBL has departmental plans but individual work plans are completely missing”*

The coaches did not provide a continuous feedback and support to the employees as showed by the small mean of 1.8 and standard deviation of 0.13(Qn.5) which represents disagreement unto the statement intended to disclose whether the coaches provide continuous feedback and support after coaching.

The study also went ahead to investigate whether coaching helps employees to solve precise communication problems. The findings were in agreement as indicated by a mean of 3.4 and standard deviation of 0.55(Qn.6). The study revealed failure of employees to perform better and increase TBL profits because their coaches do not prepare them on how to handle situations at work as indicated by the lower mean of 2.1 and a standard deviation of 0.79 (Qn. 7) disagreeing to the unveiling statement of if employees are frequently prepared on how to handle situations at work.

Employees are not directed on how to improve their performance whenever they have performance deficiencies as reflected by the less mean of 2.0 and standard deviation of 0.43 (Qn.8).The employees of TBL are guided by their supervisors on how to cope up with the changes in the company structure as revealed by a mean of 3.3 and a standard deviation of 0.56 in (Qn.9) which shows that the more the employees are coached the more they perform on job.An interview with some of the respondents revealed that *“TBL uses coaching when delegating power to an employee or when conferring a new task upon the employee”*

Additionally, the employee's motivation and job satisfaction are enhanced by coaching as evidenced by the high mean of 4.1 and a standard deviation of 0.65(Qn.10)and it indicates that once employees are coached they are motivated and satisfied on job hence high performance.

The overall mean of 3.08 and a standard deviation of 0.50 indicates that coaching greatly contributes more to employee performance as shown in the table 4.5 above

4.6 Pearson's Correlation Analysis

In order to establish the relationship between coaching and employee performance, Pearson's correlation analysis was run using SPSS and the results are as presented hereunder;

Table 4.6: Relationship between Coaching and Employee Performance

Correlations

| | EP | Co |
|------------------------|------|------|
| EP Pearson Correlation | 1 | .951 |
| Sig. (2-tailed) | | .000 |
| N | 80 | 80 |
| Co Pearson Correlation | .951 | 1 |
| Sig. (2-tailed) | .000 | |
| N | 80 | 80 |

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

| Strength of Association | Coefficient, <i>r</i> | |
|-------------------------|-----------------------|--------------|
| | Positive | Negative |
| Small | .1 to .3 | -0.1 to -0.3 |
| Medium | .3 to .5 | -0.3 to -0.5 |
| Large | .5 to 1.0 | -0.5 to -1.0 |

As shown in the table above, the results indicate a positive significant relationship between coaching and employee performance ($r=0.951$, $P<0.01$).

The analysis above clearly shows that the strength of association between the variables is very high ($r=0.951$), and the P- Value of 0.000 shows a very strong correlation between coaching and employee performance.

From the above table the correlation coefficient of two variables is 0.951, which indicates a positive correlation. There is therefore a large and significant correlation between coaching and employee performance. It implies that the more the employees are coached, the more they perform to enhance the profitability of the institution. Based on Pearson's hypothesis test, the positive relationship indicates that coaching and employee performance in TBL are significantly related. This study finding concurs with the study findings of Khan, *et al*; (2011) who also found a strong positive correlation between coaching and long-term effort to promote employee performance. The study finding also concurs with Mundia&Iravo (2014) who asserted that coaching is an important tool of the talent management. However, in order to enhance sound performance, employees should also ensure that the manager does not only know what is expected from them but also to understand what they need to know to perform their work. The findings further revealed that the manager encourages the employee to think of the problems and to look for their solution. They do it in a way that the employees should also understand that if they are to take more demanding tasks and to develop their career, they have to improve their abilities, knowledge, skills and conduct permanently.

Basing on the above analysis, which confirmed a positive relationship between coaching and employee performance the researcher ably argues that indeed coaching helps employees to improve

on their work performance and develop their abilities and skills. This study finding concurs with Mundia&Iravo (2014) who asserted that coaching is an important tool of the talent management. An interview with some of the respondents revealed that TBL uses coaching when delegating power to an employee or when conferring a new task upon the employee. Respondents revealed that through coaching, the manager leads the employee to realize how they perform their work. The manager tries to direct the employee to think about their work and to think of how it can be improved.

The study further unveiled that coaching is an interactive process through which managers try to eliminate faults in employees' performance through which they teach them the skills, they forward them the knowledge and instill them the values and required work conduct. This study finding is in line with Mundia&Iravo (2014) who concluded that coaching is an important method which consolidates human capital of the organization and good coaching results in better performance, satisfaction with work and higher motivation.

This study finding matches with the findings of Wanberg, *et al* (2006) who argued that successful managers realize what value the qualified employees which can cooperate purposefully, share the information and develop knowledge necessary for efficient work of the organization in today's globalizing and permanently changing world have for them.

More to the above, the study findings imply that managers coach in order to build employees' knowledge and skills. Unless managers are handed a staff that possesses all of the knowledge and skills they will ever need to do their jobs, some learning must take place during the employment relationship. Coaching is simply a way that managers supplement any formal training and on-the-job learning that their employees get, and a way to give remedial instruction when performance deficiencies necessitate it. This study finding is in line with the findings of

Khan, *et al*; (2011) who argued that coaching can also be part of a long-term effort to promote employee development. In their study they went further and argued that one of the criteria that leaders are evaluated on is how well they develop others. One characteristic of the best leaders is that they groom others. Of course, managers are not the sole providers of executive coaching. Consultants are also often hired to coach executives. That kind of coaching focuses more on interpersonal skills and leadership styles than on technical competence (Khan, *et al*; 2011).

4.2.2 Mentoring and employee Performance

4.2.3 Descriptive Statistics for Mentoring and Employee Performance

Table 4.7: Item Analysis for Mentoring and Employee Performance

| | Statement | N | Min | Max | Mean | Standard deviation |
|---|---|-----------|------------|----------|-------------|--------------------|
| 1 | I am clear about the purpose of what I want to achieve | 80 | 2 | 5 | 4.1 | 0.52 |
| 2 | My mentor provides me with a continuous feedback | 80 | 1 | 3 | 2.8 | 0.42 |
| 3 | My supervisor supports my learning | 80 | 1 | 4 | 2.9 | 0.28 |
| 4 | My work experience improved | 80 | 2 | 5 | 3.8 | 0.80 |
| 5 | The mentor presents the information about my position clearly and effectively | 80 | 2 | 3 | 3.0 | 0.12 |
| 6 | I was promoted as a result of mentorship | 80 | 1 | 3 | 2.1 | 0.18 |
| 7 | Self-esteem and job competence improved | 80 | 2 | 4 | 3.3 | 0.29 |
| 8 | My mentor guided me regularly | 80 | 1 | 5 | 3.5 | 0.09 |
| | Total | 80 | 1.5 | 4 | 3.19 | 0.34 |

Source: Primary data (2016)

The study also investigated whether mentoring enhances employee performance in Tropical Bank. From the multiple responses the study revealed that employees clearly understand about the purpose of what they want to achieve as indicated by a mean of 4.1 and a standard deviation of 0.52(Qn 1) in table 4.7 above.

On contrary to the above, the employees mentor did not continuously give them feedback as evidenced by the lower mean of 2.8 and a standard deviation of 0.42 in (Qn.2) above which shows disagreement unto the unveiling statement of whether the employees mentor provided them with continuous feedback (Qn.2). One key informant stated that: *“mentoring is not deliberate, it is therefore hard to know when to give feedback”*.

Mentors further did not support the mentees' learning as indicated by the mean of 2.9 and a standard deviation of 0.28(Qn. 3) which represents disagreement unto the unveiling statement that supervisors support employees learning.

Furthermore, the study findings showed that employees work experience improved as a result of mentoring as reflected by the mean of 3.8 and a standard deviation of 0.80 (Qn.4) that shows that the more employees are mentored the more they perform on job.

My staff used to struggle a lot a few years back with their performance, but when they got mentors their performance greatly improved and gained a lot more experience and the required job skills, stated the key respondent.

Also the mentor presented the information about the employees' position and tasks clearly and effectively as evidenced by the mean of 3.0 and a standard deviation of 0.12(Qn.5) which indicates that mentoring improves employee performance. One of the key respondent stated that:

Once staff are recruited in different departments they are assigned a close supervisor to mentor them and present the information about their position and tasks which enhances their performance.

However, employees are not promoted after being mentored as evidenced by the mean of 2.1 and standard deviation of 0.18 (Qn. 6, table 4.7). The study further revealed that employees improve on their self-esteem as a result of mentoring as indicated by the agreeing mean of 3.3 and a standard deviation of 0.29 (Qn. 7).

Lastly, the study reveals that mentors guide the employees regularly as evidenced by the mean of 3.5 and standard deviation of 0.09 (Qn. 8) which shows that there is mentorship in TBL which in turn improves employee performance.

Overall, the mean of 3.19 and standard deviation of 0.34 in table 4.7 is an indication of the existence of mentoring within TBL which is positively translating into employees' performance.

The study indicates that TBL uses mentoring as a complementary learning method with coaching. The institution has tried its level best to use this incredible powerful tool for individuals who want to learn and grow within the organization. It also uses the tool while moving or preparing to move its staff into a new role or while making them take on new responsibilities, building confidence to develop their career further, or while on a plan to transfer them and make them work in a new environment. As revealed by one of the senior managers, all these seem much easier with a mentor to support their subordinates.

Furthermore, as revealed by one of the key informants in an interview, mentoring programs in TBL have a longer time horizon than coaching and concentrate more on career development, leadership development, and knowledge transfer versus individual skill development or immediate

performance improvement. He further revealed that mentoring is used most often to help employees transition between career stages and that it invaluablely supports individuals who are being fast tracked or accelerated into more senior roles, since it focuses on developing the whole person and has a wider-angled lens than coaching.

More to that, interviews with the respondents revealed that mentoring has greatly promoted mutual learning to challenge and stimulates employees at all levels within the organization.

4.2.3.1 Pearson's Correlation Analysis

The second objective of the study focused on unveiling the relationship between mentoring and employee performance. And to establish this, the researcher deemed it necessary to establish a correlation coefficient as indicated in the table below.

Table 8: Relationship between Mentoring and Employee Performance

Correlations

| | | EP | ME |
|----|---------------------|------|------|
| EP | Pearson Correlation | 1 | .765 |
| | Sig. (2-tailed) | | .000 |
| | N | 80 | 80 |
| ME | Pearson Correlation | .765 | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 80 | 80 |

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

As indicated in the table above, the analyzed results indicate a positive significant relationship between mentoring and employee performance ($r=0.765$, $P<0.01$). In line with these research

studies, this investigation found several beneficial outcomes for mentors. The most frequently cited benefit by the respondents was collegiality, collaboration and networking. In some cases, this related to the benefit of cross-fertilisation of ideas and the opportunity to exchange ideas. Other outcomes related to mentoring include providing opportunities for reflection on mentors' practice and professional development. Senior managers in TBL who were basically the mentors in the sample referred to improvement in their interpersonal skills and excellent service delivery practice. Moreover, they referred to satisfaction in their roles, personal satisfaction, and enjoyment and challenge in their work. The findings also concurs with May- Chium, Ramayah& Lim, 2008, who documented that appropriate mentoring processes have resulted in job satisfaction, improved on the level of commitment and better employee performance.

4.2.4 Job Rotation and Employee Performance

4.2.5 Descriptive Statistics for Job Rotation and Employee Performance

Table 4.9: Item Analysis for Job Rotation and Employee Performance

| | Statement | N | Min | Max | Mean | Standard deviation |
|----|---|-----------|-------------|-------------|-------------|---------------------------|
| 1 | I have better knowledge of the other parts of the business | 80 | 1 | 5 | 2.2 | 0.65 |
| 2 | Job boredom, stress and fatigue reduced | 80 | 2 | 3 | 2.4 | 0.24 |
| 3 | I know what is happening in most of the departments | 80 | 3 | 5 | 2.0 | 0.44 |
| 4 | I have been exposed to a diverse work environment | 80 | 2 | 3 | 2.5 | 0.67 |
| 5 | I have gained more experience | 80 | 1 | 3 | 1.5 | 0.24 |
| 6 | Through job rotation I gained self-motivation hence meeting my targets | 80 | 2 | 3 | 2.4 | 0.08 |
| 7 | I became more flexible, adaptable and innovative when transferred to another department | 80 | 3 | 5 | 3.8 | 0.74 |
| 8 | Job rotation enabled me to learn and able to communicate effectively | 80 | 1 | 3 | 2.3 | 0.34 |
| 9 | I have worked in a number of departments | 80 | 2 | 3 | 2.5 | 0.97 |
| 10 | My team effectiveness skills was improved | 80 | 1 | 5 | 3.0 | 0.91 |
| 11 | I am interested in working with TBL for a long time | 80 | | 3 | 2.7 | 0.50 |
| | Total Average | 80 | 0.82 | 3.73 | 2.48 | 0.53 |

Source: primary data (2016)

The study investigated the effect of job rotation and employee performance. The findings revealed that employees do not have knowledge of the other parts of the business/ departments indicating that they are not rotated within other department as indicated by the mean of 2.2 and standard deviation of 0.65 in (Qn1. table 4.9) which rejects the unveiling statement whether employees are knowledgeable with the other parts of the business. One of the respondents stated that: “*Due to limited staff in TBL, employees are not always rotated and do not have knowledge of other department*”.

Also Job rotation does not reduce job boredom, stress and fatigue as shown by the mean of 2.4 and standard deviation of 0.24(Qn.2)hencerejecting statement whether job boredom, stress and fatigue of staff reduce because of job rotation.

In line with the above, it was further established that Tropical Bank doesn't rotate staff members and they are not aware of what is happening in most of the departments in the bankas indicatedby the lower mean of 2.0 and standard deviation of 0.44 (Qn.3) which represents disagreement unto the unveiling statement of whether Tropical Bank staff know of what is happening in most of the departments in the bank.

The study further reveals that employees are not exposed to a diverse work environment as a result of job rotation as evidenced by the mean of 2.5 and a standard deviation of 0.67(Qn.4) which shows disagreement with the unveiling statement of whether employees are exposed to a diverse work environment after being rotated at work.

More still, the study shows that the employees' do not gain more experiencethroughjob rotation(Qn.5) as indicated by the mean of 1.5 and a standard deviation of 0.24 which rejects the unveiling statement of whether the employees gain more experience through job rotation.The key informant revealed that:

Tropical Bank Ltd doesn't frequently rotate staff because of the limited number of staff within the bank and those who are rotated, take a very limited time – a month or less which doesn't benefit much

As already indicated above, the research discovered that most of the Tropical Bank Ltd staff are rotated just for a very short period of time which is a month or less, this does not benefit them.

As a result, they are not motivated to meeting their targets as per the mean of 2.4 and standard deviation of 0.08 (Qn.6)

On the other hand the employees became more flexible, adaptable and innovative when transferred to another department(Qn.7)as indicated by the mean of 3.8 and standard deviation of 0.74.

However, employees of TBL do not learn and communicate effectively after being rotated to another department (Qn. 8)as indicated by the mean of 2.3 and a standard deviation of 0.34. This is again attributed to the short period of time allocated for rotation purposes.

It was also established that employees of TBL did not work in a number of departments (qn.9)as indicated by the mean of 2.5 and standard deviation of 0.97 which shows disagreement with the unveiling statement of whether employees of TBL have worked in a number of departments in the bank.

The study shows the few staff who had an opportunity of being rotated and appropriated time allocated were able to improve on their team effectiveness as per the mean of 3.0 and standard deviation of 0.91 (Qn. 10)as indicated in table 4.9 above.

Further still, the study revealed that employees of Tropical Bank did not show interest in working with the bank for a long time because of its policy on job rotation which doesn't allow sufficient time to gain expertise in other areas as evidenced by the mean of 2.7 and standard deviation of 0.50 (Qn.11)

Overall, there is an inadequate rotation practices within Tropical Bank Ltd which to some extent affect the employee performance as evidenced by an overall mean of 2.48 and standard deviation of 0.53. In order to improve on staff performance, rotation should be embraced by this bank.

4.2.5.1 Pearson's Correlation Analysis

The third objective of the study aimed at investigating the relationship between job rotation and employee performance and a correlation analysis was run using SPSS to unveil the significance.

The established results are as indicated in the table below:

Table 4.10: Relationship between Job Rotation and Employee Performance

| | | EP | JR |
|----|---------------------|------|------|
| EP | Pearson Correlation | 1 | .784 |
| | Sig. (2-tailed) | | .001 |
| | N | 80 | 80 |
| JR | Pearson Correlation | .784 | 1 |
| | Sig. (2-tailed) | .001 | |
| | N | 80 | 80 |

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

As indicated in the table above, the $r=0.784$, $P<0.01$ results indicate a strong significant relationship between job rotation and employee performance. Moreover the strength of the association between the variables is high ($r=0.784$) and the P- Value of 0.001 shows a positive significant relationship between job rotation and employee performance. It means as you rotate employees, their performance improves. The findings are in connection with Kaymaz (2010) who found out that Job rotation allows better development of knowledge, skills and competencies and provides opportunities to be applied at work hence creation of an

infrastructure for the employee with higher motivation and performance. And it was stated by a manager in one of Tropical Bank branches in Kampala if their staff are rotated in different departments and different branches of the bank, their skills and knowledge of the job would improve hence increase in performance.

4.2.6 Apprenticeship and Employee Performance

4.2.7 Descriptive Statistics for Apprenticeship and Employee Performance

Table 4.11: Item Analysis for Apprenticeship and Employee Performance

| | Statement | N | Min | Max | Mean | Standard deviation |
|---|---|-----------|------------|-------------|-------------|---------------------------|
| 1 | Tropical bank employees fresh graduates | 80 | 1 | 5 | 3.5 | 0.26 |
| 2 | Fresh graduates are put under an experienced staff to learn from them | 80 | 2 | 4 | 4.2 | 0.91 |
| 3 | The fresh graduates perform better after acquiring skills from experienced staff | 80 | 2 | 3 | 3.8 | 0.11 |
| 4 | Tropical bank profits increase after training young graduates who perform better. | 80 | 1 | 3 | 2.8 | 0.36 |
| | Total Average | 80 | 1.5 | 3.75 | 3.58 | 0.41 |

Source: Primary data (2016)

The study showed that Tropical Bank employs fresh graduates as evidenced by the mean of 3.5 and standard deviation of 0.26(Qn.1)

Furthermore, the findings revealed that the fresh graduates are put under experienced staff to learn from them as evidenced by the mean of 4.2 and standard deviation of 0.91(Qn.2). This supports them to learn new skills, understand the working environment and face new challenges which builds their capacity to perform better at their job. In addition, fresh graduates perform better after acquiring skills from the experienced staff as indicated by the mean of 3.8 and standard deviation of 0.11 (Qn.3).

Started as an intern, my skills developed slowly as I learnt from the experienced staff, I paid much attention to the instructions, I was promoted and I am now the head of the department. says a key informant

On the contrary, Tropical Bank profits did not increase even after training the young graduates as evidenced by the mean of 2.8 and standard deviation of 0.36 (Qn.4). However the profits are not only dependent on apprenticeship but also a number of other factors which were not considered in this study.

In a one on one closed interview, one of the key informants revealed that in Tropical Bank Limited the apprentice receives most of their training by working with professionals in the organization where by the learning is always done from the workstation. This is intended to develop the depth and breadth of understanding and knowledge required to support competence of the apprentice.

Tropical Bank Ltd has indicated presence of apprenticeship programme within its company as per a mean of 3.58 and standard deviation of 0.41 as indicated in table 4.11 above.

Table 4.12: Relationship between Apprenticeship and Employee Performance

Correlations

| | | EP | AP |
|----|---------------------|------|------|
| EP | Pearson Correlation | 1 | .427 |
| | Sig. (2-tailed) | | .001 |
| | N | 80 | 80 |
| AP | Pearson Correlation | .427 | 1 |
| | Sig. (2-tailed) | .001 | |
| | N | 80 | 80 |

$r = 0.427, P \text{ value} = 0.01 < 0.05$

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

Lastly, correlation analysis was run to unveil the relationship between apprenticeship and employee performance. And as indicated in the table above the correlation coefficient of 0.427 showed a positive correlation between apprenticeship and employee performance. The relationship is significant since the $r = 0.427, P \text{ value} = 0.01$ (level of significance) implying that there is a significant relationship between apprenticeship and employee performance. Implying that the more an organization encourages employee apprenticeship the more employee performance improves.

On reviewing the employee training manual for the bank, the study found out that the training provided depends on the department and the skills levels of the apprentices, but what they have in common is that they all comprise the following core components: a competence-based element; a knowledge-based element; transferable or key/core skills; and employment rights and

responsibilities. When all of the components have been achieved, the apprentice hands in a training self-written report and in turn receive a recommendation certificate from the Head of HR and the apprenticeship is finished.

The study further established that in order to train their existing staff, the bank continuously uses its own training staff to deliver the on-the-job training and sometimes use a recognised training provider. This study finding is in line with the findings of a recent study undertaken by Lerman(2014); Fuller and Unwin (2010) who argued that in terms of the return on investment linked to apprenticeships, 41% of employers say that their apprentices make a valuable contribution to the organisation during their training period and Steedman(2012) who argued that most employers find that investing in the skills of their workforce also helps their employer and business brand, showing their commitment to deliver high-quality products and services as well as their long-term workforce strategy because their clients can be reassured that they have the skills to carry out their current and future contracts.

4.3 Regression Analysis of On-job Training Variables and Employee Performance

The purpose of the study was to establish the effects of on-job training on employee performance. To achieve this, a regression analysis was established on the four variables of on-job training: coaching, mentoring, job rotation and apprenticeship with their effects on employee performance.

Table4.13: Regression Analysis of On-job Training Variables and Employee Performance

Table 13: Model Summary

| Model | R | Std. Error of the Estimate | Overall sig | | R Square | Adjusted R Square | | |
|----------------------------------|-----------------------------|----------------------------|-------------|-----------|----------|-------------------|---------------|------|
| 1 | 0.10 | 0.115 | 0.02 | | 0.47 | 0.20 | | |
| On-job Training Variables | Employee Performance | | | | | | | |
| | Coefficient | Std. Err. | t | Sig P> t | Sig. | R-Squared | Adj R-Squared | |
| | Coaching | 0.576 | 0.09 | 2.15 | 0.05 | 0.00 | 0.36 | 0.10 |
| | Mentoring | 0.833 | 0.15 | 2.33 | 0.04 | 0.01 | 0.40 | 0.20 |
| | Job Rotation | 0.62 | 0.13 | 2.10 | 0.03 | 0.10 | 0.35 | 0.39 |
| Apprenticeship | 0.87 | 0.09 | 9.28 | 0.05 | 0.00 | 0.76 | 0.10 | |

Source: Primary Data

- Dependent variable: Employee Performance
- Predictors: (Constants): Coaching, Mentoring, Job Rotation and Apprenticeship

The regression analysis examines the effect of On Job Training (predictor variable) on employee performance (predicted variable) and it aids in understanding how much of the variance in the employee performance is explained by the On job training. Here the interest is not only on whether on job training is related to employee performance but also to establish the extent of contribution.

This analysis shows the R Square (R^2) value = 0.47 is the explained variance that is statistically significant. The result means that 0.47% (R^2), of employee performance is explained by On Job Training while 53% is accounted for by other factors. However an increase in On Job Training would likely cause an increase in employee performance equivalent to 0.20 (adjusted R Square) value (20%) and the remaining 80% variance is explained by other factors outside the scope of

this study. The Adjusted R square of (0.20) 20% indicates that the model explains 20% of the variation in employee performance.

Based on the results in table 4.13 above the adjusted R square shows the variation in dependent variable that explained by variation in the independent variables. In this case the variation in coaching explains variation in employee performance to up to 10% ($0.10 \times 100\%$). This implies that coaching is a significant factor for explaining the performance of employees in Tropical Bank Limited but there also other variable factors not included in the study.

This analysis shows the R Square (R Squared) value = 0.40 which is statistically significant. The result means that, 0.40% (R Squared), of employee performance explained by mentoring. However an increase in mentoring would likely cause an increase in employee performance equivalent to 20% (adjusted R Square) ($0.20 \times 100\%$) value and the remaining 80% variance is explained by other factors outside the scope of this study. Some of these factors may include; organisational culture, reward and employee engagement, staff salaries etc.

As indicated in table 13 above, Job rotation is a significant predictor of employee performance as per the overall P-Value of 0.03 which is less than the common alpha level of 0.05. $P=0.03 < 0.05$. Furthermore, the adjusted R square shows the variation in dependent variable that is explained by variation in the independent variables. In this case, the variation in job rotation explained by variation in employee performance up to 39% ($0.39 \times 100\%$). This implies that job rotation is a significant factor for explaining employee performance. However, there are other variable factors not included in this study for example employee salaries, motivation etc. The Adjusted R square also indicates how well the dependent variables is influenced by the independent variable.

As shown in the table above Apprenticeship is a significant predictor of employee performance as per the overall P-Value of 0.05 is equal to the common alpha level of 0.05. This analysis shows the R Square value = 0.76 is the explained variance that is statistically significant. The result means that only 0.76%, of employee performance is explained by Apprenticeship while 4% is accounted for by other variables or factors. However an increase in employee Apprenticeship would likely cause an increase in employee performance equivalent to 0.10 (adjusted R Square) value (0.10*100%) and the remaining 91.2% variance is explained by other factors outside the scope of this study.

The results in Table 13 show that, the four variables, Coaching, mentoring, job rotation and apprenticeship significantly predict employee performance. This is shown by the P value 0.05 for coaching , 0.04 for mentoring , 0.03 for job rotation and 0.05 for apprenticeship explains prediction of on job training and employee performance.

4.4 The effect of On- Job Training on Employee Performance

Conclusively, to assess the effect of on- job training on employee performance in financial institutions in Kampala District specifically in Tropical Bank Ltd, four objectives were looked at: coaching, mentoring, job rotation and apprenticeship in relation to employee performance. All the four objectives revealed that there is a significant effect between on job training and employee performance. The more on job training is implemented, the more the employee performance. However, there are other variable factors not included in this study that affect employee performance.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter highlights summary of key findings, conclusions and most importantly makes general recommendations in the context of financial institutions. All these attributes are guided by the research objectives and the identified variables supporting the holistic study.

5.1 Summary of Findings

The aim of this study was to assess the effect of on job training on employee performance in financial institutions basing on TBL. The study was guided by four objectives which included: to find out the effect of coaching, to establish the effect of mentoring, to examine the effect of job rotation and lastly to find out the effect of apprenticeship all on employee performance.

Data was collected using questionnaires and interviews and then analyzed using descriptive statistics where a mean analysis was carried out to analyze agreement or disagreement with the items. A mean close to 1 or 2 showed disagreement to the item, a mean close to 3 showed uncertainty whereas a mean close to 4 or 5 showed agreement. The study findings are as summarized here below.

5.1.1 Effect of Coaching on Employee Performance

In the descriptive statistical data the overall mean of 3.08 and standard deviation of 0.50 was attained an indication that significantly affects employee performance and therefore the more an

employee is coached the more performance is improved. On investigating the relationship between coaching and employee performance a positive correlation of 0.951 was established implying that the two variables are significantly related. A regression analysis of 0.10% adj R squared that indicated a variation in coaching explained by a variation in employee performance hence showing that the more an employee is coached the more performance improves in the organisation. Managing people in the new millennium is becoming less about "command and control" and more about "development and empowerment." Increasingly, managers should take some responsibility for ensuring that their staff members always have the knowledge and skills necessary to perform at a high level. When new competencies are needed due to a change in the work situation, or when poor performance indicates that remedial instruction is needed, managers fill the gap through coaching. Also it was established that coaching is used to prepare employees for advancement and additional responsibility.

However coaching alone is not an end in itself in enhancing employee performance; there are other factors that were not considered in this study.

5.1.2 Effect of Mentoring on Employee Performance

As explained by a descriptive statistical data of an overall mean of 3.19 and standard deviation of 0.34 that indicated that mentoring affect employee performance. The study revealed that mentoring has positive relationship with employees' performance as revealed by $r=0.765$, $P<0.01$. Furthermore the study provided an insight into the relevance of mentoring on employees' performance in the workplace. As shown in the regression analysis that mentoring greatly affect employee performance with the adjusted R square of up to 20%. This implied that mentoring improved employees performance and it is necessary for any business success, organization

therefore need to understand how mentoring affects employees performance, the ability of the leaders and management to effectively improve employees performance in today's organization. The extent at which organizations are able to imbibe the culture of mentoring as a key to employees performance will determine their sustainability in the competitive market and improve employees performance.

This study is helpful for improving mentoring practices by determining what organizations need to know regarding mentoring in order to improve performance in the 21st century workplace.

5.1.3 Effect of Job Rotation on Employee Performance

This study was conducted to highlight the effect of job rotation on employee performance. In the descriptive statistical analysis it was revealed that job rotation affects employee performance by a mean of 2.48 and standard deviation of 0.53. The $r=0.784$, $P<0.01$ results indicated a strong significant relationship between job rotation and employee performance. The regression analysis implied that job rotation is a significant factor for explaining employee performance with a variation up to 39% ($0.39*100\%$) but apart from the job rotation, there are other variable factors not included in this study that affect employee performance. The findings of this study showed that TBL does not embrace job rotation as a strategy to enhance a significant effect on high performance workplace. No wonder the institution has been performing poorly for the last 5 (five) years. Thus it is recommended that the management of TBL and other financial institutions need to consider the strength of this relationship, and focus on maintaining high performance workplace derived from job rotation strategy.

These findings also suggest that TBL and other financial institutions should know how employees perceive job rotation and how it affects their psychological empowerment. This is in bearing in mind that empowerment opportunities may be limited when employees perform routine, repetitive production or service jobs. There is more potential for meaningful work and self-determination in jobs that have complex tasks and enriching job characteristics. If the employees in the TBL and other financial institutions always perceive job rotation positively, they may have control over several tasks making the jobs more intrinsically motivating. Employees' experience of intrinsic motivation would mean that the work they do generates the three psychological states of experienced meaningfulness of the work experienced responsibility for outcomes of work and knowledge of the actual results of work activities. Therefore, findings of this research indicate that employee performance could be slightly increased by boosting up job rotational activities in banking sector of Uganda.

5.1.4 Effect of Apprenticeship on Employee Performance

The descriptive statistical analysis reviewed that Apprenticeship affects employee performance by an agreement of an overall mean of 3.58 and a standard deviation of 0.41. And also the Pearson's Correlation coefficient of 0.427 showed a positive correlation between apprenticeship and employee performance. As indicated by adjusted R square of up to 10% an implication that apprenticeship is an influential factor for explaining employee performance. Therefore, from the study findings, the researcher ably concludes that apprenticeships are a unique concept of learning a profession in the workplace, with the benefit of acquiring knowledge from experts where an organization can pass down the skills and knowledge from the most able workers to incoming or existing members of staff, keeping the skills in-house and passing them from one

generation to the next. Apprenticeship is used as a vehicle for aligning the goals of developing the individual and organisational capability hence vehemently contributes to the organization's productivity. Apprentice makes a gradual transition to productive worker and expertise in occupational field. Therefore, it is important that once the apprenticeship is completed the learning does not stop. Every employee should have a personal development plan including individuals that have just completed an apprenticeship. Learning can take place in formal settings, by attending organised training events or workshops, studying for a formal qualification or being taught to acquire a new skill by the senior managers or colleagues. They can also be informal, such as coaching others, covering for others' work when they are on leave or offering to take on new duties and obligations.

5.1.5 Employee performance

Overall, this study found out that TBL achieves majority of its objectives as per the following indicators; meeting the targets as per plan, team spirit, meeting daily basis targets, receiving new customers on daily basis, timely submission of reports and use of team work approach. This performance is attributed to on job training as explained above.

5.2 General Conclusion from the Study Findings

The study ably achieved its objectives and the researcher can ably conclude as follows:

Generally from the study findings, all the four variables of on-job training: coaching, mentoring, job rotation and apprenticeship investigated under this study positively affect employee performance. This is evidenced by their respective P-Values of 0.05, 0.04, 0.03 and 0.05 as revealed by the regression analysis. Basing on this unveiled evidence, this study ably concludes

that demanding situations in business or in life can be deemed as a hit of fate or as a challenge. Crises will pass away and the company which will be more prepared for situations which will follow will be successful. The intellectual capital and the most important part of it – human capital – will become a key factor of success in the future more and more. Only skilful, able and motivated employees can develop a company. Wise managers develop them also in time of discomfort and therefore their companies are more successful. This paper has tried to point out the basic features of on job training.

5.3 Recommendations from the study findings

From the study findings, the researcher ably recommends to commercial banks as follows:

Staff of Tropical Bank Limited should be allocated more time when rotated for example above 3 months to serve the purpose and benefit to both the staff and the organization.

Tropical Bank Limited is recommended to embark on employee training in order to overcome deficiencies in employee performance at work. This is because, from the study findings; on job employee training was found to enhance skills, competency, ability and ultimately worker performance and productivity in organizations.

Further from the study findings, it is recommended for top managers of Tropical Bank that: on job training should be given primary importance so that the Bank can fully achieve the desired training goals and biasness should be minimized while selecting the candidates for training. On job training programs should be linked with employee's promotions so that these programs help increase employee motivation which ultimately results into high performance. Employees should be clearly communicated about the potential benefits of on job training programs so that they can

participate whole heartedly. The trainer should be from within the organization because trainees feel more comfortable to communicate and discuss issues and problems.

In order to prepare their workers to do their jobs as desired, Tropical Bank should provide long term and continuous on job training as to optimize their employee's potential. Most of the firms, by applying long term planning, invest in building new skills by their workforce, enabling them to cope with the uncertain conditions that they may face in future, thus, improving the employee performance through superior level of motivation and commitment. This is because it was established from the study findings that when employees recognize their organization interest in them through offering on job training, they in turn apply their best efforts to achieve organizational goals, and show high performance on job. Therefore, the study strongly recommends that effective on job training should be systematic and continuous. In other words, on job training must be viewed in the bank as a long term process, not just an infrequent and/or haphazard event. Preferably, employees will be trained based on the results of assessments of their work.

Furthermore; from the study findings, since employees are the most valuable assets of every institution as they can make or break an institution's reputation and can adversely affect its profitability because they are always responsible for the great bulk of necessary work to be done as well as customer satisfaction and the quality of products and events. Without proper training, employees both new and current do not receive the information and develop the skill sets necessary for accomplishing their tasks at their maximum potential. Employees who undergo proper on job training tend to keep their jobs longer than those who do not. Therefore, this

research strongly recommends that on job training is a necessity in the workplace. Without it, employees don't have a firm grasp on their responsibilities or duties.

Also due to the fast pace of global and technological development, commercial banks and all entities are now facing new changes as well as challenges. Hence technological advancements have molded the need of capabilities and competencies required to perform particular tasks. Thus, to cope with these challenges, this research strongly recommends that more improved and effective on job training programs are required by all commercial banks. This is because according to the research findings in line with Farooq & Aslam (2011) findings effective on job training programs help in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time.

This study also recommends that on job training is among the important functions of human resource management, one of the crucial function should be employee performance through proper on job training programs because according to this study's findings the more employees are trained on job, the more they are satisfied with their jobs, hence increasing the bank productivity and employee performance.

The study recommends that Tropical Bank should always first evaluate the employee's physical ability and health issues, if there are any, to decide to what extent they can perform the job, in addition, evaluate they should the employee's present and past psychological state to decide if he or she has the mental ability to actually start or even continue the tasks.

Another pertinent issue that is worthy consideration by Tropical Bank is to evaluate how the employees perceive their jobs in terms of understanding their tasks and duties,

smooth cooperation with their supervisors, and awareness of time limits. Also, they should evaluate how goals and procedures are presented to employees in terms of clarity, and availability. For example, both soft and hard copies of the institutions process flows should be available to staff.

Furthermore; for on job training to be effective, various methods must be used because adults learn in different ways. Some individuals need written documents while others need to hear the information spoken aloud. Some do well in classroom settings and others excel through e-learning. However, all training should have one thing in common: it should incorporate application. To read or hear about something is not enough; successful training requires theory, demonstration, as well as application.

Lastly, the researcher also recommend Tropical Bank to hold weekly morning training sessions for their staff to make reviews on the banks products and services offered.

5.4 Suggestions for Further Study

Although a total response rate of 95.2% could be considered very high for a survey of targeted a sample size of 84 respondents, the sample size in this study was low. Therefore, for future research it is recommended that the same study on the effect of on job training on employee performance can be conducted on other sectors in Uganda like the education, tourism, defense and security among others to increase the scope of the investigation. Future research should be conducted on an expanded population

Also necessary for a study scrutiny is the general determinants of employee performance in an institution.

With newer forms of training emerging, such as e-training, group training, and peer-to-peer training, future research should be conducted to explore the benefits of these specific practices.

The importance of technology, which includes social networking, online collaboration, and mobile applications, could play a part in developing and maintaining a training relationship. Research on the actual use of these technologies should explore their significance in current and future training relationships.

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APPENDICES

APPENDIX I: KRECIE & MORGAN (1970) SAMPLING TABLE

| Population Size | Sample Size | Population Size | Sample Size | Population Size | Sample Size |
|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|
| 10 | 10 | 220 | 140 | 1200 | 291 |
| 15 | 14 | 230 | 144 | 1300 | 297 |
| 20 | 19 | 240 | 148 | 1400 | 302 |
| 25 | 24 | 250 | 152 | 1500 | 306 |
| 30 | 28 | 260 | 155 | 1600 | 310 |
| 35 | 32 | 270 | 159 | 1700 | 313 |
| 40 | 36 | 280 | 162 | 1800 | 317 |
| 45 | 40 | 290 | 165 | 1900 | 320 |
| 50 | 44 | 300 | 169 | 2000 | 322 |
| 55 | 48 | 320 | 175 | 2200 | 327 |
| 60 | 52 | 340 | 181 | 2400 | 331 |
| 65 | 56 | 360 | 186 | 2600 | 335 |
| 70 | 59 | 380 | 191 | 2800 | 338 |
| 75 | 63 | 400 | 196 | 3000 | 341 |
| 80 | 66 | 420 | 201 | 3500 | 346 |
| 85 | 70 | 440 | 205 | 4000 | 351 |
| 90 | 73 | 460 | 210 | 4500 | 354 |
| 95 | 76 | 480 | 214 | 5000 | 357 |
| 100 | 80 | 500 | 217 | 6000 | 361 |
| 110 | 86 | 550 | 226 | 7000 | 364 |
| 120 | 92 | 600 | 234 | 8000 | 367 |
| 130 | 97 | 650 | 242 | 9000 | 368 |
| 140 | 103 | 700 | 248 | 10000 | 370 |
| 150 | 108 | 750 | 254 | 15000 | 375 |
| 160 | 113 | 800 | 260 | 20000 | 377 |
| 170 | 118 | 850 | 265 | 30000 | 379 |
| 180 | 123 | 900 | 269 | 40000 | 380 |
| 190 | 127 | 950 | 274 | 50000 | 381 |
| 200 | 132 | 1000 | 278 | 75000 | 382 |
| 210 | 136 | 1100 | 285 | 100000 | 384 |

APPENDIX II:SELF ADMINISTERED QUESTIONNAIRE FOR STAFF

Dear Respondent, I am a student of Uganda Martyrs University pursuing Master's Degree in Business Administration. This survey is being carried out *“To assess the Effect of on Job training on employee performance in financial institutions, case of Tropical Bank”*. Kindly support me and fill this questionnaire. I assure you that the information given will be treated with utmost confidentiality and strictly for academic purposes. Thank you in advance for your honest response.

Guide:

Please circle the most appropriate response that represents your opinion.

Q1. What is your current position? _____

Q2. What period have you spent in this organisation?

a. 1mth-2yrs b. 3-4yrs c. 5-10yrs d. over 10 yrs.

Q3. What is the name of your department? _____

Rating

| Not sure | Strongly Disagree | Disagree | Agree | Strongly Agree |
|----------|-------------------|----------|-------|----------------|
| 1 | 2 | 3 | 4 | 5 |

Section A: Coaching

| No. | Statement | Rates | | | | |
|-----|---|-------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | I am closely guided at work | 1 | 2 | 3 | 4 | 5 |
| 2 | I use the instructions given to improve my knowledge and skills | 1 | 2 | 3 | 4 | 5 |
| 3 | My major goals are set and accomplished through coaching | 1 | 2 | 3 | 4 | 5 |
| 4 | My supervisor supports me to develop an action plan and accomplish it | 1 | 2 | 3 | 4 | 5 |
| 5 | My coach provides me with continuous feedback and support | 1 | 2 | 3 | 4 | 5 |
| 6 | Coaching helped me solve precise communication problems | 1 | 2 | 3 | 4 | 5 |
| 7 | My couch frequently prepares me on how to handle situations at work | 1 | 2 | 3 | 4 | 5 |
| 8 | Whenever I have a performance deficiencies I am directed on how to improve my performance | 1 | 2 | 3 | 4 | |
| 9 | In case of any change in the structure of the company I am guided on how to cope up with the change | 1 | 2 | 3 | 4 | 5 |
| 10 | Coaching enhanced my motivation and job satisfaction | 1 | 2 | 3 | 4 | 5 |

Section B: Mentoring

| No. | Statement | Rates | | | | |
|-----|---|-------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | I am clear about the purpose of what I want to achieve | 1 | 2 | 3 | 4 | 5 |
| 2 | My mentor provides a continuous feedback | 1 | 2 | 3 | 4 | 5 |
| 3 | My supervisor supports my learning | 1 | 2 | 3 | 4 | 5 |
| 4 | My work experience improved | 1 | 2 | 3 | 4 | 5 |
| 5 | The mentor presents the information about my position clearly and effectively | 1 | 2 | 3 | 4 | 5 |
| 6 | I was promoted as a result of mentorship | 1 | 2 | 3 | 4 | 5 |
| 7 | Self-esteem and job competence improved | 1 | 2 | 3 | 4 | 5 |
| 8 | My mentor guides me regularly | 1 | 2 | 3 | 4 | 5 |

Section C: Job-rotation

| No. | Statement | Rates | | | | |
|-----|---|-------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | I have better knowledge of the other parts of the business | 1 | 2 | 3 | 4 | 5 |
| 2 | Job boredom, stress and fatigue reduced | 1 | 2 | 3 | 4 | 5 |
| 3 | I know what is happening in most of the departments | 1 | 2 | 3 | 4 | 5 |
| 4 | I have been exposed to a diverse work environment | 1 | 2 | 3 | 4 | 5 |
| 5 | I have gained more experience | 1 | 2 | 3 | 4 | 5 |
| 6 | Through job rotation I gained self-motivation hence meeting my targets | 1 | 2 | 3 | 4 | 5 |
| 7 | I became more flexible, adaptable and innovative when transferred to another department | 1 | 2 | 3 | 4 | 5 |
| 8 | Job rotation enabled me to learn and able to communicate effectively | 1 | 2 | 3 | 4 | 5 |
| 9 | I have worked in a number of departments | 1 | 2 | 3 | 4 | 5 |
| 10 | My team effectiveness skills was improved | 1 | 2 | 3 | 4 | 5 |
| 11 | I am interested in working with TBL for a long time | | | | | |

Section D: Apprenticeship

| No. | Statement | Rates | | | | |
|-----|---|-------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | Tropical bank employees fresh graduates | 1 | 2 | 3 | 4 | 5 |
| 2 | Fresh graduates are put under an experienced staff to learn from them | 1 | 2 | 3 | 4 | 5 |
| 3 | The fresh graduates perform better after acquiring skills from experienced staff | 1 | 2 | 3 | 4 | 5 |
| 4 | Tropical bank profits increase after training young graduates who perform better. | 1 | 2 | 3 | 4 | 5 |

Section E: Employee performance

| No. | Statement | Rates | | | | |
|-----|---|-------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | I always meet my targets as per plan because of on Job training | 1 | 2 | 3 | 4 | 5 |
| 2 | Employees of Tropical Bank have team spirit | 1 | 2 | 3 | 4 | 5 |
| 3 | I meet my targets on daily basis | 1 | 2 | 3 | 4 | 5 |
| 4 | I receive new customers on daily basis | 1 | 2 | 3 | 4 | 5 |
| 5 | I timely submit my reports because of on job training | 1 | 2 | 3 | 4 | 5 |
| 6 | Employees of Tropical Bank use team work approach | 1 | 2 | 3 | 4 | 5 |

Thank you for taking time to complete the questionnaire. If you have any queries, please do not hesitate to contact Nakalebuassy ,nakalebumassy@gmail.com 0773752121/ 0705194400

Thank you for your valuable time

APPENDIX III: RESEARCHER ADMINISTERED INTERVIEW GUIDE FOR HEADS OF DEPARTMENTS.

Dear Respondent, I am a student of Uganda Martyrs University pursuing Master's Degree in Business Administration. This survey is being carried out *“To assess the Effect of on Job training on employee performance in financial institutions, case of Tropical Bank”*. Kindly support me and fill this questionnaire. I assure you that the information given will be treated with utmost confidentiality and strictly for academic purposes.

Section A: Coaching

1. What is the name of your department?
2. Do you recruit and train fresh graduates?
3. Do you help new staff to learn on-job?
4. How do you help new staff to learn on-job?
5. What training sessions do you conduct in your department?
6. What training methods do you employ in your department?

Section B: Mentoring

7. Do you allow interns and volunteers in your department?
8. If yes, how do you help them to learn on-job?
9. If no, why?
10. Do you recruit fresh graduates in your organisation?
11. If no, why?

Section C: Job Rotation

12. Do you carry out regular transfer of staff across departments?
13. How has it helped to improve on their performance?

Section D: Apprenticeship

14. Do departments have annual plans for training sessions
15. If yes, how have trainings helped to improve on the performance of their staff?
16. Do you conduct workshops for staff in this organisation
17. On average, how many workshops do employees attend every year in this organisation?
18. Are employees entitled to study leave

Thank you for your valuable time



making a difference

Office of the Dean
Faculty of Business Administration and Management

Your ref.:
Our ref.:

Nkozi, 10th March 2016

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

Re: Research Work Assistance

Greetings from Uganda Martyrs University.

This is to introduce to you NAKALEBU ASSY who is a student of this University. As part of the requirements for the award of the Master of Business Administration and Management of this University, the student is required to carry out field research for the submission of a Project paper.

I therefore request you to render the student such assistance as may be necessary for the research.

Thank you in advance.

Yours Sincerely,

Edward Segawa
Associate Dean

