# The Effect of Staff Supervision on Performance of Financial Institutions in Uganda

## Case Study: Barclays Bank, Kabale Branch

**Ambrose K. Mugisha**

**2012-B021-10272**

**Uganda Martyrs University**

**April, 2015**

# The Effect of Staff Supervision on Performance of Financial Institutions in Uganda

**Case Study: Barclays Bank, Kabale Branch**

**A Dissertation Submitted to the Faculty of Business Administration and Management in Partial Fulfillment of the Requirements for the Award of Bachelors Degree of Business Administration and Management of Uganda Martyrs University**

**Ambrose K. Mugisha**

**2012-B021-10272**

**April, 2015**

## DEDICATION

This piece of work is dedicated to His Lordship the Rt. Rev. Callist Rubaramira, my dear parents Mr. Bernard Kayogooza, Mrs. Pauline Kayogooza, my brothers and sisters, Eng.John Kimanzi, Mr.Stanslus Niwabeine, Mr.Justus Rutebemberwa, Fr.Justus Lucas Kiiza and Fr.Ignatius Arinaitwe for their unceasing words of encouragement and spiritual support and above all for their devoted financial support during this academic journey.

## ACKNOWLEDGEMENT

I sincerely bestow great recognition to the Almighty God for His Grace, Providence and Protection upon which I relied throughout my academic journey.

I convey sincere appreciation to my supervisor Sr. Dr. Prisca Kobusingye for the exceptional sacrifices made in form of time and insights while supervising my work and above all, her readiness to have a one on one supervisory interaction, openness, concern, support and guidance during the study which made this study a success.

Heartfelt appreciation to the Bishop of Kabale Diocese, the Rt. Rev. Callist Rubaramira for the support of every kind accorded to me. Cordial thanks go to Fr. Justus Lucas Kiiza the Financial Administrator Kabale Diocese for the financial support which has made it possible for me to carry out my research successfully. May God's choicest blessings be upon you always.

I am also indebted to my beloved parents, brothers and sisters for their perpetual spiritual support and thoughtful generosity extended to me during my study time. This has considerably contributed to the success of this work.

A vote of thanks to all my lecturers in whose hands I have passed for their academic input and support during the study, my friends and all well wishers for every kind of support accorded to me which contributed to the success of this piece of work.

A lot of appreciation also goes to the management of Barclays Bank Kabale and Mr. Richard Ntambi the Branch Manager Kabale who made it possible by accepting me to carry out research in their bank. Enormous thanks to all respondents from Barclays Bank Kabale Branch who gave feasible information that enabled me to compile this report. Certainly, their contribution to the compilation of this report cannot be looked down.

## TABLE OF CONTENTS

## LIST OF TABLES

## LIST OF FIGURES

## ACRONYMS AND ABBREVIATIONS

| | |
|---|---|
| ATMs | Automated Teller Machines |
| CUC | Committee of University Chairmen |
| SACCOs | Savings and Credit Cooperatives |
| SFIs | Small Financial Institutions |
| MFIs | Microfinance Institutions |

## ABSTRACT

The research study was about the effect of staff supervision on performance of financial institutions in Uganda. Barclays Bank Kabale branch was used as a case study where the definitions of both the independent and the dependent variables were discussed. The purpose of the study was to establish whether staff supervision is offered in Barclays bank and the effect it has on performance of the Bank itself. The objectives of the study were to assess the effect of staff supervision on performance of financial institutions in Uganda, examine the relationship between mentoring and performance of financial institutions, assess the relationship between monitoring and performance of financial institutions, and finding out the relationship between evaluation and performance of financial institutions.

A blend of both descriptive and quantitative research design was used. The targeted study population was 49 and 45 respondents were selected using both purposive and simple random sampling. Self administered questionnaires were used to collect data which was analyzed using frequency tables.

Research findings indicated that mentoring, monitoring and evaluation of staff as dimensions of supervision have a great effect on performance of financial institutions. These factors certainly determine performance, in a sense that unsupervised staff tend to be less productive, inefficient and ineffective. Hence, low performance for individual staffs and the institution as a whole. Findings further revealed that there is a positive relationship between staff supervision and performance of financial institutions.

Owing to the study findings, the researcher concluded that, much as mentoring had a positive relationship with performance of financial institution, a lot is still desired. Thus, more emphasis needs to be put up so as to ensure that the desired performance is attained. In addition, the researcher established that monitoring and evaluation of staff have led to improved performance of Barclays Bank Kabale which indicated that there was strong positive relationship between monitoring, evaluation and performance of financial intuitions.

The researcher therefore recommended that management of Barclays Bank Kabale needs to design a performance system that embraces mentoring to the highest level as a way of providing avenues for it to be much more emphasized. The bank needs to allocate more time and resources to monitoring of staff to ensure that its positive impact on performance is maintained or even taken to higher levels. Management of Barclays Bank Kabale Branch should ensure that there is continuous improvement on evaluation of staff.

# CHAPTER ONE

# GENERAL INRODUCTION

## 1.0 Introduction

The study was about the effect of staff supervision on performance of financial institutions in Uganda with Barclays Bank Kabale Branch as a case study. This chapter presents the background to the study, statement of the problem, general objective, specific objectives, research questions, hypotheses, significance of the study, scope of the study, justification of the study, definitions of terms and a conceptual frame work.

## 1.1 Background of the Study

The supervisory function in organizations today has received and attracted great attention in a sense that, human resource, that is, staff or employees ought to be supervised if they are to be efficient and effective in executing their duties and responsibilities while at work. Undoubtedly, effective staff supervision bleeds high staff performance upon which performance of an organization or institution bases. It therefore goes without saying that high staff performance comes as a result of effective staff supervision which eventually contributes greatly to the overall performance of an organization.

In addition, supervisors have an uphill task of improving staff performance in view of ensuring high performance of their organizations by equipping staff with essential knowledge, interpersonal skills, and technical skills (Apeteng, 2013). In fact, it is believed that organizations cannot do without involving supervision of staff. As a matter of fact, staff supervision seeks to equip individuals with the needed knowledge, skills and attitude to make them useful not only to themselves as individuals but also to their organizations as well as immediate communities.

Further, it is vital that staff supervision is carried out in organizations aimed at improving staff performance which must be regularly monitored, evaluated and reviewed to have better performance of organizations. According to Apeteng (2013), staff supervision is viewed as a control measure or mechanism which has the task of correcting the activities of individuals and groups to ascertain that their performance is in accordance with organizational plans. Certainly, plans have to be made but in most cases, they might not be achieved unless activities of staff are constantly monitored, evaluated and most importantly deviations from plans identified and corrected as soon as they become apparent.

The economy of any country can be determined by considering the performance of its financial institutions which in most cases comes as a product of staff supervision. More often than not, it follows necessarily that when the performance of financial institutions of a given country is high, then such a country's economy is at its best. Thus, high or rather the desired performance of any financial institution largely depends on the quality of staff supervision as well as the readiness of staff to uphold and use the available resources to achieve organizational objectives. Henceforth, a good number of researchers have been compelled to make a study on performance of financial institutions majorly because of the bearing it has on the economy everywhere in the world.

Globally, Sufian, et al. (2009) endeavored to make a study on performance of financial institutions using management or supervision of resources as their independent variable. Thus, Sufian, *et al* in Deyoung and Rice (2004) noted that, "it is generally agreed that better quality supervision of resources is the main factor contributing to bank performance, as evidenced by numerous studies that have focused on the banking systems in the Western and developed countries". This presupposes that, for Sufian. *et al*. (2009), to attain high performance in financial institutions, supervision of resources and for this study, the staff in financial institutions must be at its peak.

In their work “credit risk management and profitability in commercial banks”, Hosna. *et.al* (2009) noted that, since granting credit is one of the main sources of income in commercial banks, management of the risk related to that credit affects the profitability of the banks. In fact, they assumed that, if credit management is sound, the profit level will be satisfactory. And that, if credit risk management is poor, profit level will be relatively lower. This is because, the less the banks lose from credit, the more the banks gain. Hence, for them, credit risk is the risk that a counterparty or obligation, failing to meet contractual obligation and the risk that collateral will not cover the claim, even banks must fight the same if they are to attain high performance in terms of profitability. Every bank should endeavor to achieve a low level risk through lending to customers with a high debt service ratio and good collateral. At the same time, high profitability is achieved by among other things, setting clear targets for return in relation to risk (Hosna. *et al*. 2009).

Ugwunta, *et al.* (2013) studied Bank performance in relation to the Nigerian banking sector. Their major concern was on measuring the market structure as well as competition in the consolidated Nigerian banking industry and investigating the effect of banking sector structure on bank performance. They based their study on a time series regression analysis and applied it to a ten-year data period, that is, 2001-2010 as they evaluated the relationship and impact of banking sector structure plus other explanatory variables on bank performance. Their study revealed that, due to the fact that the Nigerian banking structure is oligopolistic in nature, there is high degree of market concentration which definitely affects positively and significantly bank performance.

They further noted that, the bank’s concentration on markets and competition to achieve profits is majorly enhanced by staff supervision. And for this reason, they suggested that the structure of the Nigerian banking sector and thus the performance of banks may be improved if the sector is allowed to exploit the synergistic effect of market induced consolidation championed by execution of high quality staff supervision (Ugwunta, *et al.* 2013).

In Uganda, Matama (2008) who studied financial performance of selected commercial banks in the Country in relation to corporate governance, used corporate governance as his independent variable and hinged on openness and trust as some of the tools of supervision to explain financial performance of commercial banks. His findings revealed that corporate governance predicts 34.5% of the variance in the general financial performance of commercial banks in Uganda. However, he noted that the significant contributors to financial performance are none other than the hinge points of openness and trust. Trust and openness, significantly impacts on financial performance in that, transparency and disclosure boosts the trustworthiness of commercial banks. This therefore, was vital in explaining the relationship between staff supervision and performance of financial institutions.

In Mark (2000) as cited by Matama (2008) it is stated that, disclosure and trust, which constitute the integral parts of corporate governance aided by staff supervision, provide pressure for improved financial performance. He goes on to recommend that banks both local and international should enforce full disclosure practices and transparency practices thereby enhancing trust in order to survive in the competitive financial landscape.

Finally, having looked at the vast contribution made towards the area of performance of financial institutions by various scholars, I deem it necessary to also add my contribution unto theirs by studying the same area from the perspective of staff supervision. Hence, this study aimed at finding out whether staff supervision has helped and supported individuals who in turn help the organization or financial institutions to attain high performance.

## 1.2 Problem Statement

Staff supervision is one of the strong elements that influence performance levels in organizations. Thus, as Barclays Bank strives to get to greater heights in as far as its performance is concerned, it has tried to have as its goal to become the 'Go-To' bank for its customers and clients in Uganda, to bring the best of its Barclays Africa Group, so that it becomes the first choice bank when clients and customers think about their banking needs (Kinyanya, 2013). To realize this goal, Barclays bank management has endeavored to introduce various banking activities and services such as Cash-Send, that is, a unique money transfer service for paying recipients cash at any of its ATMs country-wide, Barclays Online Banking, No insurance cost on customers or Barclays Free Credit life Insurance (Mahmood, 2014). Besides, strategies such as prosper campaign aimed at helping people achieve their ambitions as well as performance tracking geared toward tracking the bank's deliverable in line with performance management conversations with line managers have been put in place. In spite of the activities done and services offered, there are a number of complaints, long lines of customers and poor customer care which negatively affects performance. This is evidenced in Kinyanya's report (2013), in which he pointed out that the Bank had resolved to find ways of creating efficiencies by improving capability at different branches to resolve complaints raised by customers. Thus, such incidences may imply or rather presuppose that there is need for this study, that is, to examine the effect of staff supervision on performance of financial institutions in Uganda.

## 1.3 Broad Objective

- To assess the effect of staff supervision on performance of financial institutions in Uganda.

## 1.4 Specific Objectives

- Examine the relationship between mentoring and performance of financial institutions.
- Assess the relationship between monitoring and performance of financial institutions.
- Find out the relationship between evaluation and performance of financial institutions.

## 1.5 Research Questions

- What is the relationship between mentoring and performance of financial institutions?
- What is the relationship between monitoring and performance of financial institutions?
- What is the relationship between evaluation and performance of financial institutions?

## 1.6 Scope of the Study

This includes; geographical scope, Content Scope and subject and then time scope.

The study covered Barclays Bank Kabale Branch which is situated in Kabale municipality, central division, Kabale district, South Western Uganda. In addition, the study concentrated or zeroed on staff supervision thereby looking at how mentoring, monitoring and evaluation of staff brings about a causal effect on performance of financial institutions reflected in profits, deposits and loans. The study also covered a period of ten years, that is, from 2003 to 2013, though emphasis was put on the last four years (2010-2013). This period was selected because it is from the year 2010 to 2013 where most financial institutions registered poor performance.

## 1.7 Significance of the Study

The study will benefit Barclays Bank particularly Kabale Branch in ascertaining the degree to which staff supervision influences its performance. It will also enable the government to know the effect of staff supervision on performance of financial institutions.

The study will certainly improve on the researcher's academic knowledge and skill in the field of research.

The study will also provide current information for practitioners as well as in the banking industry for further research.

The study will also enable the researcher to fulfill one of the requirements for the award of the degree of Business Administration and Management of Uganda Martyrs University.

## 1.8 Justification of the Study

Although a number of studies like those of Sufian, et al. (2009), Deyoung and Rice (2004), Hosna, et al. (2009), Ugwunta, et al. (2013), Matama (2008) and Mark (2000), were conducted, reports indicated that there is a persistent poor performance in financial institutions. One of the reasons for such performance is directly linked with staff supervision. It is the organization's staffs that use other resources to determine better performance. What is clear is that some of these studies were done ten years, seven years and six years ago and outside Uganda. Uganda having a dynamic environment, the research was specific to the case and related the recent happenings to establish the extent to which staff supervision influenced performance of financial institutions and made some recommendations that would be used to resolve the problem.

## 1.9 Definition of terms

### 1.9.1.1 Supervision

This refers to a duty or function of watching or guarding for the sake of proper direction or control. It is an act or activity or looking after and making decisions about something (Webster, 1828).

According to Goodyear (2004), supervision refers to the relationship between senior and junior members of a profession that (a) is evaluative (b) extend over time, (c) serves to enhance the skills of the junior person, (d) monitors the quality of services offered by the junior person and, (e) act as gate keeping to the profession.

#### 1.9.1.2 Supervisor

According to the National Labor Relations Act (Sect. 2 (11)), a supervisor refers to any individual having authority, in the interest of the employees, to hire, transfer, suspend, lay off, recall, promote, assign, reward or discipline other employees, or the responsibility to direct them, or to adjust their grievances, or effectively to recommend such action, if in connection with foregoing the exercise of such authority is not of a merely routine or clerical nature, but requires the use of independent judgment .

#### 1.9.1.3 Staff Supervision

In Burkhauser and Metz (2009) as cited by Apenteng (2000), staff supervision is known as staff coaching and is described to be one of the components of personal development. It therefore includes a variety of education, training and development activities. Its common goal is to increase knowledge and skills of the staff so as to facilitate the improvement in their performance.

### 1.9.2 Performance

This is defined as the extent to which delivery mechanisms reach their target market, the number of clients served and the degree to which they do so equitably and sustainably (Ronsenberg, 2009). It also refers to the degree of accomplishment of the tasks that make up an employee’s Job. That is to say, it reflects how well an employee is fulfilling the requirements of a Job (Byars and Rue, 2008).

### 1.9.3 Financial Institutions

These basically fall under three categories, that is, formal financial institutions, semiformal financial institutions and informal providers.

#### 1.9.3.1 Formal Financial Institutions

According to Ledgerwood (2000), they refer to those financial institutions that are subject to general laws and regulations but also to specific banking regulation and supervision. For examples Commercial banks, public development banks, private development banks, savings banks and postal savings banks.

#### 1.9.3.2 Semiformal Financial Institutions

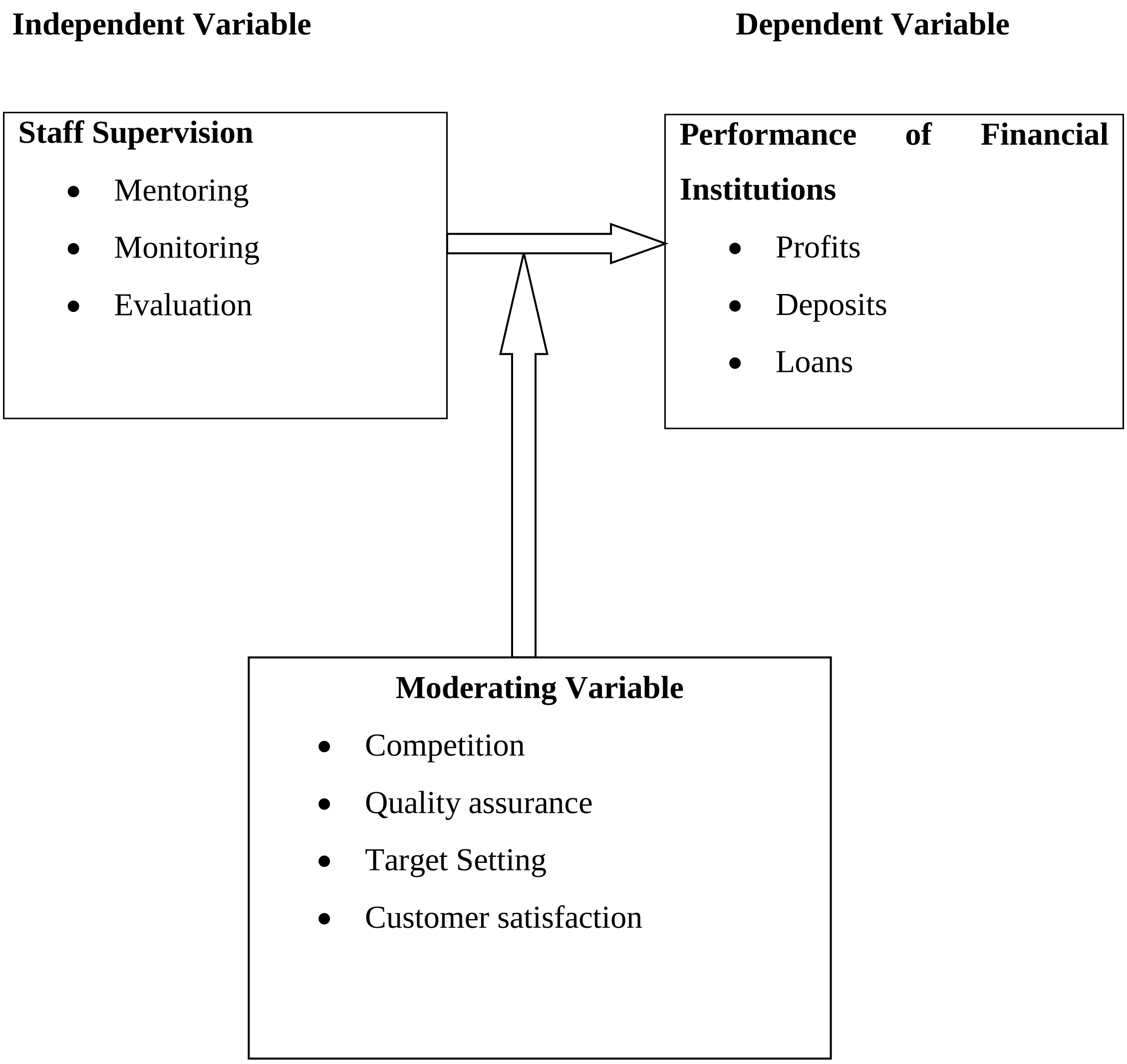
They are defined as those institutions that are formal in the sense of being registered entities subject to all relevant general laws, including commercial law, but informal insofar as they are, with few exceptions, not under bank regulation and supervision. For example, credit unions, savings and loan cooperatives among others (Ledgerwood, 2000).

#### 1.9.3.3 Informal providers

These are generally not referred to as institutions. They are those to which neither special bank law nor general commercial law applies and whose operations are also so informal that disputes arising from contact with them often cannot be settled by recourse to the legal system (Ledgerwood, 2000).

It must however be noted that, for the purpose of this piece of work, only formal financial institutions are considered.

**Fig.1.1 Conceptual Framework**




The conceptual frame work consists of three variables, that is, independent variable (staff supervision), dependent variable (performance of financial institutions), and then moderating variable.

The independent variable has mentoring, monitoring and evaluation as its dimensions while the dependent variable has profits, deposits and loans as its dimensions. On the other hand, moderating variable has competition, quality assurance, target setting and customer satisfaction as its dimensions and these dimensions are always kept constant in that, they are meant to mediate between the independent variable and the dependent variable. However, the dimensions of the independent variable helped in establishing the relationship between staff supervision and performance of financial institutions in Uganda.

Mentoring as one of the dimensions of the independent variable was adopted from Maicibi (2007) and improved to suit the conceptual frame work. Monitoring was in the same way adopted from Loebbeck (1997) and modified to suit the conceptual frame work. In the same vein, evaluation was adopted from Gibson, *et al.* (2009) and modified to suit the conceptual frame work.

Today, supervisors just like managers ought to solicit participation and at the same time retain responsibility for the actions of their subordinates. As a matter of fact, in each and every organization regardless of its orientation or inclinations, supervisors execute a noble leadership role. For example, while supervising their subordinates, they always endeavor to motivate as well as control performance, develop employees' participation, and more so facilitate employee adjustment (Burke, 2010)**.** Certainly, all this is geared towards attaining goals and objectives of the organization among which is that of attaining high performance which turns out to be a hinge point for the success of any organization or institution. It is for this reason that most of the institutions or organizations have designed a supervisory function as an underpin for the attainment of high performance.

Thus, as reflected in the conceptual frame work, there is a link between the independent variable, moderating or mediating variable and then the dependent variable. This is demonstrated therein through the interplay that exists between dimensions of the independent and mediating variables that work together to bring about a remarkable change or result as seen in the dimensions of the dependent variable.

Hence, while supervising staff, the supervisor mentors his or her staff. That is to say, he or she tries to teach them what to do and how to do it, sponsors them, encourages them, counsels and befriends them so as to enable them acquire skills and experience thereby promoting their professional growth. It is this professional growth that underpins the performance of the organization or institutions and for this case, financial institutions. In the same vein, mentoring also helps the supervisors to cultivate a spirit of engagement, that is, “employee engagement” spirit whereby employees feel as though they are duly valued at work and that their efforts directly contribute towards the mission and success of the organization or institution.

Burke (2010) recognizes that there is a direct correlation between high customer satisfaction and high employee engagement. Employees that are engaged are more productive, more profitable and more customer-focused. They are always driven by the confidence instilled in them by the supervisor to know that they are cared for and more so are valued. As a result, they feel cared for and valued, and they are always eager to pass on that positive feeling on to the customers by making them feel valued and important. By doing this, they make customers attain the satisfaction they deserve. In a long run, the number of customers increases and so are profits and deposits. This undoubtedly leads to high performance of financial institutions.

Further, most of the organizations if not all have put in place a system of setting goals or targets for their employees in view of achieving high performance, that is, individual performance and general performance for the organization. This is because, goals direct attention for the specific performance, for example the percentage of customers satisfied, they mobilize effort to accomplish high levels of performance and they foster persistence for higher levels of performance (Cascio, 1998). He further noted that the implications of research on goal or target setting are clear; set specific, challenging goals, since this clarifies precisely what is expected of each employee thereby leading to higher levels of performance.

Owing to this, the immediate supervisor ought to relate the individual's performance to what the department and organization are trying to accomplish.

In addition, to be abreast with the ever changing and more so a competitive business world, financial institutions just like other business oriented organizations have all laid a strategy of assuring their market bases or rather customers to be offered services of high quality. That is to say, a level of service, compared to that of competitors which is high enough in the eyes of customers that make it possible for one to attain an unnaturally large market share in terms of deposits, enjoy a higher profit margin than the competitors (Karl, 2004). Hence, to achieve all this, the supervisory function of any financial institution ensures that the employees' performance in regard to the duties and responsibilities assigned to them is systematically and progressively evaluated and controlled.

Further, it is via the process of evaluation and control that corporate activities and performance results of employees are monitored so that actual performance can be compared with the desired performance (Wheelen, 1992). As a matter of fact, this enables employees to offer services that are of high quality, meet the set targets and satisfy the customers. This certainly boosts the performance of financial institutions as they are enabled to enjoy a large market share leading to high deposits, loan utilization and a high profit margin than the competitors.

### 1.11 Conclusion

Staff supervision has a great bearing on performance of both individual employees and the organization in its entirety. Thus, owing to the studies carried out in past years both on the national, regional and international levels, a good number of factors such as risk management, motivation, credit risk management, corporate governance among others, have been proved to be some of the determinants of high performance of financial institutions.

However, past studies revealed that besides these factors, there are other areas that need to be attended to or rather factors that need to be researched on which are thought to be ardent contributors to individual and organizational performance, for example, staff supervision which is regarded as a factor that cuts across all activities in organizations.

# CHAPTER TWO

# LITERATURE REVIEW

## 2.0 Introduction

This Chapter offers a thorough review of relevant or rather related literature on variables understudy, that is, staff supervision and performance of financial institutions. The purpose of this chapter was to identify what other researchers and academicians have written about the variables, thus it helped the researcher to establish the information gap about the effect of staff supervision on performance of financial institutions in Uganda. Thus, the concept of staff supervision, the relationship between mentoring and performance of financial institutions, monitoring and performance of financial institutions, evaluation and performance of financial institutions are discussed herein.

## 2.1 Concept of Staff Supervision

Staff supervision also referred to as coaching has been described as a developmental process that is designed to offer support and above all enhance an individual’s acquisition of the motivation, autonomy, self awareness and skills necessary to effectively accomplish the job at hand (Pierce and Rowell, 2006). In addition, as one of the components of personal development, staff supervision consists of a variety of education, training and development activities (Apenteng, 2012). Thus, its cardinal goal is to increase knowledge and skills of the staff so as to facilitate the improvement in their performance.

Further, staff supervision is intended to ensure effective communication and problem solving between all staff and their supervisors. Mutually supportive relationship links all staff to one another for the purpose of achieving both professional and Agency goals. Hence, standard practices are put in place so as to foster a supportive relationship with all staff through the use of supervision carried out by the supervisor (St.Leonard’s Community Services, 2010). They went on to note that, with the help of staff supervision, staff reports to his or her supervisor on any matters that pertain to his or her job responsibilities. Staff supervision as a model is therefore designed to promote productive working relationship. Thus, the supervisory relationship supports staff in the fulfillment of day to day job responsibilities, provides opportunity for regular discussion and feedback and develops the annual performance evaluations.

Additionally, Pierce and Rowell (2005) recognized that the responsibility of a supervisor is to create a safe environment in which the employee can easily work through the development issues or challenges of each level in order to gain the necessary motivation, autonomy as well as awareness to successfully move to the next level of development. In their view, successful staff supervision of entry level employees leads to a greater sense of self-confidence in their ability to both understand and complete the responsibilities of their job.

Furthermore, supervision ensures accountability between the staff or employee and his or her supervisor and above all provides a forum to monitor the fulfillment of job duties as set or prescribed in the job descriptions and the staff's planned outcome (St.Leonard's Community Services, 2010).

## 2.2 Mentoring and Performance of Financial Institutions

According to Parsloe and Wray (2000), mentoring is a process which supports learning and development, and thus performance improvement, either for an individual, team or business. It is usually understood as a special kind of relationship where objectivity, credibility, honesty, trustworthiness and confidentiality are critical.

It also refers to an on-going interactive process which usually takes the form of meetings and may be regular, for example, once a month, or an a*dhoc* such as when difficulties are encountered. Mentoring activities include goal setting, reinforcement activities, modeling of behavior, and other activities (Maicibi, 2007). Thus, Bernard and Goodyear (2014) noted that there are various attributes that a supervisor need to possess, for example, a prerequisite for becoming a supervisor is an assessment that the professional has counseling skills that are more advanced than those of the person he or she supervises.

Certainly, one of the responsibilities of supervisors is to improve staff performance by equipping them with knowledge, interpersonal skills as well as technical skills. As a matter of fact, improvement in staff performance leads to improvement in organizational performance. To achieve this, supervisors continually mentor the staff as a way of offering support for learning and development. Thus, supervisors ought to mentor the staff in accordance with the job description and specification offered to them. Job description therefore is an outline of what is expected of the employee in regard to performance and outcomes of position, how performance will be assessed as well as the boundaries of the position in terms of personal responsibilities and organizational supervision lines (Clarke and Seward, 2002).

In agreement with Clarke and Seward (2002), Mill (1997) noted that, supervisors have direct effect on staff performance without which organizational performance or institutional performance can hardly be realized. For this reason, supervisors always endeavor to assign tasks and clear responsibilities aligned with performance tasks of which they in turn expect punctuality and more so accuracy. Thus, one must appreciate the fact that when employees are mentored in addition to what has been described above and specified to them as far as their different jobs are concerned, they undoubtedly get the right direction from supervisors. Moreover, such direction enables them take up the initiative and most importantly responsibilities to go ahead on their own, that is, without being told what to do, how to do it and when to do it.

Mentoring programmes therefore enhance employees' technical skills and confidence both of which allow improvement of services that are offered to clients. In fact, development of core mentoring and coaching behaviors in an organization leads to the development of the necessary levels of competence and confidence which enables the staff to do their jobs better. This process makes it possible for development of a constructive workplace culture since that creates trust between top management and staff. Undoubtedly, constructive culture is highly correlated with greater levels of motivation and satisfaction, which results in superior performance at the individual, managerial and organizational level (Center for Corporate Health, 2012). In this line of thought, mentoring broadens staff's insight into one's business, increases productivity and certainly improves the mentees performance thus leading to improvements in performance of the organization and for that matter, financial institutions (Business link, 2007). In fact, mentoring can be used whenever performance or motivation levels need or must be increased.

According to Maicibi (2007), through mentoring, mentees are enabled to attain job satisfaction as their motivation is enhanced. In the same vein, mentors get an opportunity to scan and monitor performance within the organization. This is essential for the growth of the organization. Mentoring empowers staff by setting people on track to learning. This increases their ability and willingness to take responsibilities. As for financial institutions, when staffs are capable, able and willing to work, customers receive quality services, the number of customers increase, ways of administering loans will improve and so are the profits among others.

Pearce (2011) affirms that Human capital is the key to any successful business performance improvement. Thus, understanding people and their processes are key to one's business success since one's competitive advantage is understood to come from employees who are motivated, creative and innovative. As a matter of fact, it is through engaging employees who understand the goals and mission of the business and whose own goals and motivation align with those of the organization or institution because of shared values, become much more productive and efficient.

Additionally, the researcher concurs with Pearce (2011) that like any other organization or institution, financial institutions need to embrace a business performance improvement programme. This is thought of as a five part process. That is to say, a manager need to know himself, listen to those around him or her, hear the themes and know his or her organization's goals, align his or her people's goals with the organization's goals and then make changes to increase the alignment and integrate the broader basis of contribution. In this regard, putting these five steps into practice is part of a long term cultural shift to a collaborative, high performance organization or institution driven by a clear goal. For this process to work out very well there is need for mentoring employees in response to change, that is to say, new technology and ways of doing things at all levels. It is essential that senior managers must buy in to the performance improvement programmers.

Mentoring then becomes part of the bigger program to prudently and continually change the corporate culture and improve collaboration, communication and performance at all levels. Effective and efficient mentoring requires the champion in senior management to talk frequently throughout the organization about the business performance improvement programme and share the success. Therefore, mentoring programme is a tool for driving changes through the entire organization, by reaching all the mentees.

### 2.3 Monitoring and Performance of Financial Institutions

Monitoring refers to the activities that deal with the on-going or periodic assessment of quality of internal control performance by management to ensure that controls are operating as intended and that they are modified as appropriate for changes in conditions. It is also defined as the supervising of activities in progress to ensure that they are on-course and on-schedule in meeting the objectives as well as performance targets (Loebbecke, 1997).

Staffs are the most important resource for any institution or organization and usually form the largest element of cost. Hence, basing on the ever increasing market and financial pressures, institutions need to be able to monitor and manage staff performance, and they also need to invest in their staff and to manage their portfolios of activity in a more strategic way (CUC Report, 2006).

Apenteng (2012) recognized that it is vital that performance of staff is consistently monitored and reviewed for it to be abreast with change and development. Technology has admittedly brought a wind of change and so is development as far as the business world is concerned. Therefore, unless supervisors monitor consistently the performance of staff which ought to be done in line with what have been described and specified for employees in their respective jobs, performance of financial institutions is likely to go dwindling as they may be overtaken by events championed by  modern technology advancement.

Further, taking a look at lending officers or staff in financial institutions, one of the cardinal responsibilities ascribed to them and embedded in their job description is that of loan management. This is because, once a loan is on the books of the bank, it must be managed actively to ensure that it is repaid. Basing on this condition, lending officers are always monitored in line with how they manage loans and at the same time, are helped to monitor the performance of borrowers majorly to reassure themselves that the borrowers continue to be in position to honor the terms of the loan and identify opportunities to develop new business and expand the relationship. In this way, while the activities of the lending staff are monitored, they are also aided to monitor borrowers closely to detect signs that the borrower may have difficulty in repaying the loan (McNaughton, et al. 1997). Hence, early warnings are put necessarily to maximize the effect of corrective action and to minimize potential losses.

In agreement with McNaughton, et.al (1997), Ledgerwood (2000) noted that visits contribute to developing mutual respect between the client and the credit officer or lending officer. In the same vein, monitoring visits help lending officers and the institution as a whole to catch up with problems early enough so as to work out the situation in case of anticipated no repayment and before the collateral or guarantor disappears. Thus, Microfinance Institutions (MFIs) for example through loan officers or rather lending officers need time to establish cordial relationships, have clear ideas about the area and group for proper monitoring of the borrower (Kamal, 1997). Since jobs attached to the staff are clearly described and specified to them, for instance, loan officers being charged with the duty of managing loans as per the job description, their activities are regulated and so, supervised to ensure that the mode and rules put in place for efficient and effective delivery are duly complied with. In this way, customers deposits are protected as the regulatory authorities also ensure that reckless lending does not threaten the stability of the wider financial system (Hannig and Katimbo, 2000).

Furthermore, practice has shown that financial institutions that are linked to a system of continuous monitoring operate more efficiently and more effectively than others (DGIS, 1992). Besides, the monitoring system is an institution’s primary tool for ensuring accountability in a sense that it allows institutions to evaluate performance and respond to the results accordingly. In this way, monitoring leads to higher performance since it is essential in increasing productivity as well as reducing operational costs and providing effective services to clients (Wesselink, n.d).

Like any other financial institutions, Small Financial Institutions (SFI’s) need to pay more attention to their financial and operational performance. This will certainly be possible if monitoring of staff’s activities and performance is put in place. As a matter of fact, monitoring contributes to an overall improvement of the SFI’S technical, administrative, and business know-how so that they can provide well organized and effective services to small entrepreneurs (Wesselink, n.d).

Furthermore, most of the financial institutions have adopted what is called a performance monitoring tool (2009). Basically, it serves the purpose of enabling MFIs, SACCOs and all other financial institutions involved in microfinance to self monitor, report and receive feedback on their progress against relevant performance standards and peer groups in a coherent and transparent way. This initiative contributes to improved risk management and promotes adherence to minimum requirements and good practices within the industry, thus improving financial services available to existing as well as prospective clients. While saving valuable time spent on reporting for various financial institutions and ensures the availability of more comprehensive and accurate information on the sector and serve as a cornerstone for regulation and policy making for Uganda’s financial system as a whole.

Most importantly, as internal monitoring and external monitoring of both financial and operational performance of financial institutions is done, performance indicators are always depicted. These performance indicators are either positive or negative depending on how the institutions execute their businesses. For example, there may be an increase in the number of customers in a certain bank, health loan payments or even decrease in deposits which certainly brings out a clear picture regarding the performance of a given financial institution. Thus, performance indicators that are sometimes continuously generated through monitoring reveal to management the constraints as well as opportunities that need attention and action.

## 2.4 Evaluation and Performance of Financial Institutions

Performance evaluation or appraisal occurs in most organizations regardless of whether there is a formal evaluation program or not. In fact, employers through supervisors regularly observe the manner in which employees execute their job assignments and form impressions as to their relative worth to the organization. These are basically meant to improve job performance for all the employees and the organization's performance as a whole (Chruden and Sherman, 1976). Thus, employees are evaluated and above all communicated to in matters regarding how they are performing their different jobs and where need be, a plan of improvement is established. When efficiently and effectively done, performance appraisals or evaluations not only let employees know how well they are performing but also influence their future level of effort and task direction (Byars and Rue, 2008).

Successful evaluation demands that supervisors take into account the basis against which individuals are compared, that is, the job standards or rather criteria of satisfactory performance. While each supervisor conducting an evaluation has some standard or guide for making comparisons, these standards or criteria must be selected in advance on the basis of study and understanding of the requirements of the job (Chruden and Sherman,1976).

Hence, managers and supervisors ought to always endeavor to see to it that as employees are being recruited and selected, clear job description and job specification exercises are done to ensure that employees get to know exactly what is required of them. In this regard, duties and responsibilities as required for each job to be performed as well as the knowledge, skills, abilities and other characteristics needed to perform a job have to be laid down (Byars and Rue). This forms the basis for performance evaluation.

According to Gibson, *et al.* (2009), effective management involves periodic measurement of results. Actual results are compared with results, that is, objectives and changes must be made if deviations exist. Here again we see the importance of measurable objectives. Without them, there is no way to judge performance. Changes, if necessary must be made in the solution chosen, in its implementation, or in the original objectives if it is deemed unattainable. If the original objective must be revised, then the entire decision making process is reactivated. The important point is that once a decision is implemented a manager cannot assume the outcome is likely to meet the original objective. Some system of evaluation is needed to ensure that the actual results are consistent with the results planned when the decision was made.

Evaluation determines merit or worth, assesses impact, identifies improvements and provides accountability (digitalconners.alli.cornell.educ). Rhyne (1992) suggests that there is a direct relationship between staff supervision and performance of financial institutions. In disagreement with this view, Adams and Pischle (1992) hinted that, evaluations of the impact of staff supervision turned out to be costly, difficult, ambiguous and misleading. However, recent views on finance emphasize the building of financial systems offering savings and credit services on commercial sustainable basis. Owing to this fact, some people are concentrating more on the evaluation of the quality of the services and their institutional setting (Rhyne, 1992).

Rhyne (1992) continues to argue that, the focus on the direct causal response to performance of financial institutions misses much of the richness of the effects of staff supervision, which are generally diffuse, rather than strictly linear. This is a task that is better left to more general research that explores the relationship between the presence of a healthy performance of financial institutions. It is further argued that on the basis of what is already known about the value of financial services, one can be confident that staff supervision can lead to improved performance of financial institution (Rhyne, 1992).

In agreement with Rhyne (1992), Adams (1988) noted that an evaluation too often focuses on the egg rather than the goose. The fitness of the goose and its ability to lay a number of eggs is the thing that is important, not getting a single egg. Hence, more attention should be paid to what is going on regarding the performance of financial institutions, something that can be achieved by monitoring and evaluating more thoroughly the quality of staff supervision and institutional setting.

Having reviewed literature specifically on mentoring, monitoring and evaluation elements there by attempting to establish a relationship between staff supervision and performance of financial institutions, it is now clear that there is indeed a relationship between the two variables.

### 2.5 Conclusion

Mentoring offers employees an opportunity to gain confidence and skills needed to perform their tasks and above all, helps in developing a constructive work place culture. All this makes it possible for employees to improve on their performance as individuals thereby improving the performance of financial institutions or any other organization.

Monitoring influences performance of financial institutions in a sense that, monitoring process enables management to ensure that controls operate as intended. Hence, supervising staffs by monitoring them boosts performance since through monitoring, loopholes can easily be detected and worked upon. Monitoring practice improves on performance of financial institutions. In fact, with sensitive activities that financial institutions engage in, they really need to always monitor staff activities and sustain an overall monitoring system for the whole institution.

Evaluation too plays a big part as far as performance of financial institutions is concerned. Evaluation determines merit or worth, assesses impact, identifies improvements and provides accountability. It is therefore when these values are attained through supervising staff that surely, there can be improvement on performance of financial institutions.

# CHAPTER THREE

# METHODOLOGY

## 3.0 Introduction

This chapter provides a description of research methodology that was employed in the study. Therefore, it looks at the research design, study population, sample size, sampling techniques, data sources, data collection instruments, quality assurance, measurement of variables, data analysis and presentation, ethical issues and study limitations as used and encountered in the entire process of gathering data.

## 3.1 Research Design

The study used a case study design. This is because of its in-depth investigation of an individual group, institution and more so, it enabled the researcher to make a detailed examination of a single subject (Mugenda and Mugenda, 1999). A case study design was also used in that, it made it possible for the researcher to marry diverse techniques within the same study. Additionally, the study used both quantitative and qualitative approaches. Quantitative approach was used because of its flexibility form of multiple scale as well as indices based on the same construct which allows many responses from different respondents (Ahuja, 2005). On the other hand, qualitative approach was used since it helps in interpreting people's opinions and perceptions on the problem under study.

## 3.2 Study Area

The study was carried out in Barclays Bank-Kabale Branch, Kabale municipality, Kabale district, South Western part of Uganda, 420 kilometers/261miles away from Kampala city. The choice of the same study area was appropriate since the researcher knew very well the place within which the case study was situated. This knowledge enabled him to get the right information from the right people and in a right place.

### 3.3 Study Population

The records available in Barclays Bank-Kabale Branch showed that the total current population was 49. This number considered only the field vacancies. And so, population figures were accessed at a time when the researcher was permitted by being given an introductory letter from the Dean of the faculty of Business Administration and Management Uganda Martyrs University to go and research in the same area. The researcher's respondents included Customers (20) Support staff (14), Cashiers (Branch tellers) (12), Supervisors (2) and Manager (1).

**Table 3.3.1: Respondents' Category and Population**

| No | Respondent category | Number of Respondents |
|---|---|---|
| 1 | Manager | 1 |
| 2 | Supervisors | 2 |
| 3 | Branch tellers | 12 |
| 4 | Support staff | 14 |
| 5 | Customers | 20 |
| | **Total** | **49** |

**Source:** Barclays Bank Kabale records 2015

### 3.4 Sample Size

According to Sekaran (2003), a sample size larger than 30 and less than 500 is appropriate for most studies. Hence, the sample size of 45 respondents out of the population of 49 was used. This was stratified in functional areas and relevant to the study across the department using Krejcie and Morgan's table as shown below;

**Table 3.3.2: Category, Population, Sample Size and Sample Techniques**

| No | Category | Population | Sample size | Sampling technique |
|---|---|---|---|---|
| 1 | Branch Manager | 1 | 1 | Purposive |
| 2 | Branch supervisors | 2 | 2 | Purposive |
| 3 | Branch tellers | 12 | 11 | Purposive |
| 4 | Support staff | 14 | 13 | Simple random sampling |
| 5 | Customers | 20 | 18 | Simple random sampling |
| | **Total** | **49** | **45** | |

**Source**: Barclays Bank Kabale records 2015

### 3.5 Sampling Techniques and Procedures

Purposive and simple random techniques were employed during the study. The manager, supervisors and branch tellers were purposely selected since they possessed thorough knowledge or information pertaining to the area of study. A simple random sampling technique was used to select support staff and customers in a drive to get their take on staff supervision as executed in Barclays Bank and how it has contributed to the performance of Barclays Bank Kabale Branch.

### 3.6 Data Sources

Data was collected from both primary and secondary sources. Primary source was appropriate in that, through it the researcher got original data which helped him to get data regarding the problem under study. Secondary source was appropriate in a sense that, the already existing data always acquired from secondary sources complements primary data. This enabled the researcher to compare secondary data that was available with responses from the primary data gathered in order to derive a meaningful and objective interpretation of the findings.

### 3.7 Data Collection Methods and Instruments

The researcher used a questionnaire survey data collection method. Data collection instruments that were used include; Questionnaire and documentary review checklists.

#### 3.7.1 Questionnaire

This consisted of questions that respondents were meant to answer. According to Mugenda (1999), a standard questionnaire contains a list of possible alternatives from which respondents select the answer that best suits the situation. This was chosen solely because, it would accommodate quite a wide range of closed-ended and open ended questions thereby giving room to cover more areas of interest in as far as desired data was concerned.

#### 3.7.2 Documentary Review Checklists

The researcher used this instrument basically to capture secondary data together with first hand information relevant to the study. These documents helped the researcher by revealing the level to which staff supervision influences performance of financial institutions in Uganda through a review of the analysis reports, branch operations manual, minutes of meetings and other archival of file records (Barclays Bank Kabale).

### 3.8 Quality Assurance

This is based on two instruments, that is, validity and reliability.

#### 3.8.1 Validity

According to Catherine (2002), validity means that correct procedures have been applied to find answers to a question. Thus, it was established through the use of average content validity index (CVI) formula. This was used to test the content validity of items on an empirical measure. It was therefore applied using the formula stated below;

$$\text{Content Validity Index (CVI)} = \frac{\text{Number of items declared valid}}{\text{Total number of items (Questions)}}$$

$$\frac{27}{33} = 0.82 \text{ or } 82\%$$

Questionnaire is 0.82 or 82% valid.

### 3.8.2 Reliability

Reliability was used to measure the degree to which the instrument would be the same when put under the same conditions. Any data collection instrument is presumed reliable when it produces the same results whenever it is repeatedly used to measure concepts from the same respondents even by other researchers. In fact, some consultations with other researchers, supervisors and peer groups were done to review the research instrument. Thus, the approved questionnaire with 27 questions was administered to two different groups of respondents. Responses from both groups as per the approved questions were compared and 21 responses were found to be similar.

$$\frac{\text{Total number of similar responses}}{\text{Questions approved}}$$

$$\frac{21}{27} = 0.77$$

According to Mugenda (1999), a high Cronbach's Coefficient Alph above 0.72 is considered to indicate high reliability thus acceptable for social research.

### 3.9 Measurement of Variables

The effort to measure variables definitely gave the researcher necessary information pertaining to the extent to which the responses from different individuals differed on a given variable (Mugenda, 1999). Thus, it was on this basis that the appropriate measurement of instruments were used to clearly measure and at the same time categorize data in a systematic and orderly manner by use of a five likert scale on the questionnaire.

A likert scale consisted of a number of statements which expressed either agree or disagree, strongly agree or strongly disagree as well as neutral attitude subject to which the respondents were required to give responses. Therefore, each response was given a numerical score indicating whether agree or disagree, strongly agree or strongly disagree, neutral and finally, the scores were summed up to measure the respondents' attitudes. With this procedure, the researcher was enabled to get to know the degree or extent to which objectives were achieved.

### 3.10 Data Analysis and Presentation

According to Sekaran (2003), data analysis is the evaluation of data. It is the process of systematically applying statistical and logical techniques to describe, summarize and compare data. Thus, data was presented and analyzed using tables, percentages, frequencies and statistical package for social sciences (SPSS). This mainly dealt with data that was collected through use of questionnaires (closed questions). Both quantitative and qualitative analysis methods were employed. Quantitative analysis process involved; editing, coding, classification and presentation in form of tables and graphs which enabled data to be liable for analysis. The analysis entailed computation of descriptive statistics through which relationship supporting or conflicting with the hypotheses was subjected to statistical tests to determine the extent to which data is said to have indicated any conclusions (Kothari, 2004).

Qualitative analysis involved categorizing data and then attaching it to the appropriate categories. The analysis of the open ended questions responses was edited according to the themes developed in the objectives of the study.

### 3.11 Ethical Considerations

The researcher anticipated ethical concerns in this study regarding how to get to Barclays Bank Kabale Branch and begin requesting for information or data for his study, and then how he would be able to balance the privacy and the consent of his respondents pertaining to their views that were obtained. Hence, to guard against unethical behaviors in relation to the study, the researcher endeavored to get a letter of introduction from the rightful authority, that is, Dean Business Administration and Management faculty which helped him to be accepted by Barclays Bank Kabale Branch management to carry out research therein.

Further, the researcher tried to respect the privacy of respondents, sought their consent before interacting with them to get information needed for the study. According to Booth (2008), it was vital for the researcher to create a rapport or understanding with the community and their interest, and ought to set standards in the relationship between him or her and the community as a whole.

### 3.12 Study Limitations

The researcher anticipated experiencing some limitations in regard to the report of the study. These included; time factor, getting appropriate information from the respondents and establishing a clear sample size for the study. Owing to the fact that the research was crossectional in nature, that is to say, carried out in a period of less than a year, the researcher was limited by time so much that, it became hard for him to find out exactly what he wanted most especially regarding the relationship between variables under study. However, the researcher tried to minimize or overcome such a challenge by allocating proper time to different activities involved in the study much as there was little time for the same. All that the researcher did was to respect each and every activity that was carried out and the time allocated to each activity.

Further, the study was limited by some uncooperative respondents. For example, some respondents declined giving answers to some questions while some did not give any information at all much as they received questionnaires. The researcher put in an effort to minimize the problem by assuring the respondents that any information availed would be treated with high degree of privacy and most importantly, would only be used for academic purposes by the researcher.

### 3.13 Conclusion

The researcher endeavored to use sufficient and appropriate methodology which enabled him to achieve the intended purpose which was that of gathering data regarding the variables understudy, that is, staff supervision and performance of financial institutions. However, there were a few setbacks encountered such as respondents' failure to disclose the information even when they were in position to disclose it. For example, when it came to filling in the questionnaires, some questions were not given answers most especially the open ended questions, some respondents gave vague responses. Nonetheless, the methodology that the researcher employed guided him to gather data that was deemed to be sufficient and appropriate for the study at hand, namely the effect of staff supervision on performance of financial institutions in Uganda.

# CHAPTER FOUR

# PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

## 4.0 Introduction

This chapter presents the findings of the study with the motive of providing answers to research questions as well as interpretations of each of the findings. The analysis bases on frequencies and percentages. The first section presents background information about the respondents. This is followed by the presentation of the findings in relation to the study objectives and research questions.

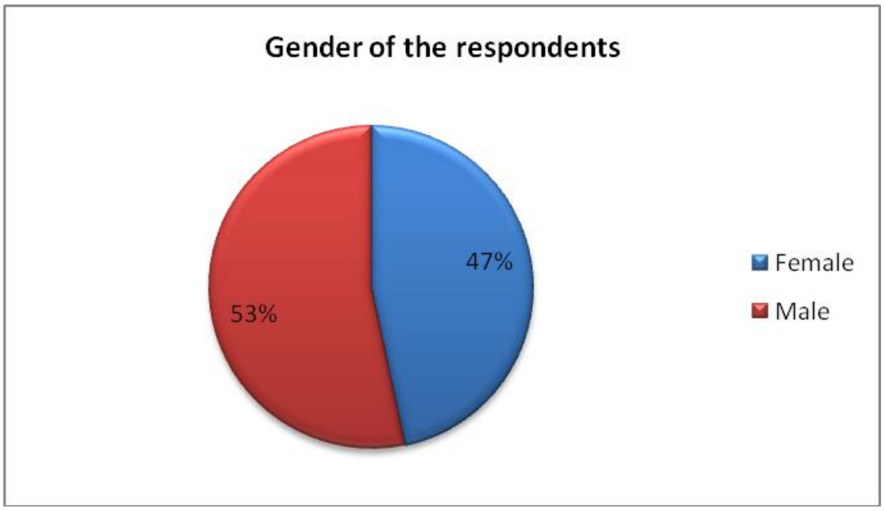
## 4.1 Response Rate

A total number of 56 questionnaires were distributed to respondents out of which 49 were returned while 7 were not returned.  28 were staff of Barclays Bank Kabale Branch while 20 were customers of Barclays Bank. This presents a response rate of 87.5% and was deemed appropriate for the purpose of this study.

## 4.2 Background Information about the Respondents

### 4.2.1 Gender of Respondents

Gender was one of the background information items this study thought to establish the proportion of the female and male respondents in Barclays Bank Kabale.Fig. 4.1 Gender of the respondents




**Source: Field Data 2015**

From the Fig 4.1 above, it is indicated that 53.3% of the respondents were males while 47.3% of the respondents were females. This presupposes that both males and females are greatly involved in activities of Barclays Bank Kabale as a way of contributing to the desired performance Barclays bank and the Banking Industry as a whole. The research findings further show that there is a reasonable gender balance.

### 4.2.2 Age Group of the Respondents

Respondents were requested to indicate their age group in the questionnaire to help the researcher ascertain the most common age group of staff and customers in Barclays bank and the findings are shown in the table below;

**Table 4.1: Age of the Respondents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 15-25 | 13 | 28.9 | 28.9 | 28.9 |
| | 26-40 | 30 | 66.7 | 66.7 | 95.6 |
| | 41-50 | 2 | 4.4 | 4.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.2 above shows that 4.4% (2) respondents were aged between 41-50 years, 28.9% (13) aged between 15-25 years while 66.7% (30) of the respondents were aged between 26-40 years. This shows that a big number of the respondents were of the majority age (18 years and above), that is, years of reasoning and so independent. Therefore, such age distribution clearly shows why some of the respondents work with Barclays Bank as staff and others as customers.

### 4.2.3 Education Level of Respondents

Respondents were requested to indicate their education levels to help the researcher get a clear picture regarding the staff and customers of Barclays Bank Kabale.

**Table 4.2: Education of the Respondents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Secondary school and below | 8 | 17.8 | 17.8 | 17.8 |
| | Diploma | 5 | 11.1 | 11.1 | 28.9 |
| | Bachelors Degree | 29 | 64.4 | 64.4 | 93.3 |
| | Masters Degree and above | 3 | 6.7 | 6.7 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.3 shows that 6.7% (3) of the respondents hold a Masters degree and above, 11.1% (5) Diploma, 17.8% (8) Secondary school and below and 64.4% (29) Bachelors degree. These research findings show that all respondents are educated and knowledgeable. Thus, they can read and interpret the questionnaire. This means that they were in position to self administer the questionnaires. In addition, this greatly reduced the problem of illiterate respondents and language barrier. Hence, valuable information concerning staff supervision and performance of financial institution was obtained.

### 4.2.4 Working Experience of Respondents

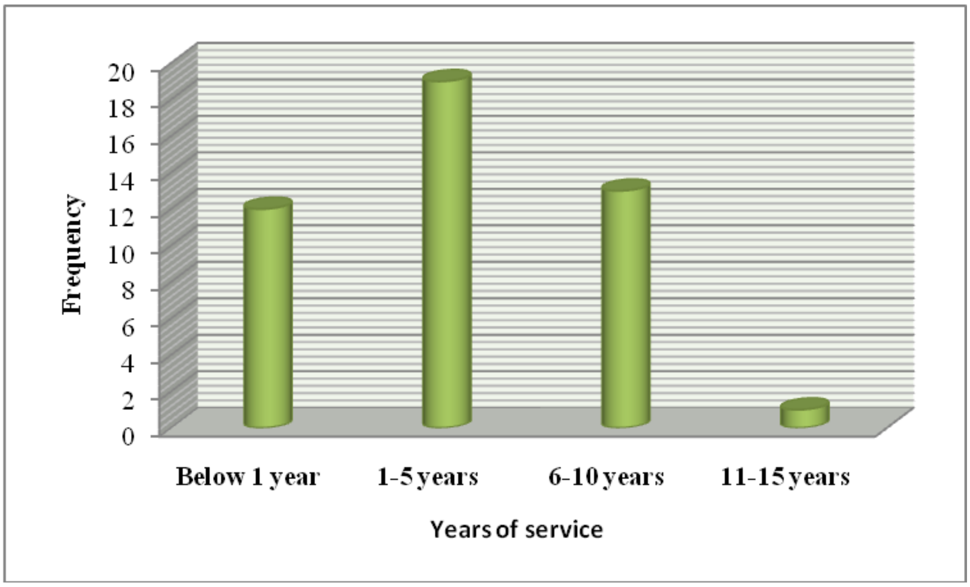
Respondents were required to indicate the period spent working as staff and customer with Barclays Bank Kabale and this enabled the researcher to establish the extent to which staff and customers possessed knowledge about staff supervision and performance of Barclays Bank Kabale. Further, it enabled the researcher to find out the type of workforce and customer base that Barclays Bank Kabale has in place since they contribute a lot in terms of performance.

**Table 4.3: Working Experience of the Respondents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Below 1 year | 12 | 26.7 | 26.7 | 26.7 |
| | 1-5 years | 19 | 42.2 | 42.2 | 68.9 |
| | 6-10 years | 13 | 28.9 | 28.9 | 97.8 |
| | 11-15 years | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

**Fig. 4.2 Working Experience of Respondents**



According to table 4.4 and fig.4.2, 2.2% (1) of the respondents have worked with Barclays bank between 11-15 years, 26% (12) below 1 year, 28.9% (13) 6-10 years and then 42.2% (19) between 1-5 years. Thus, research findings indicated that the majority of respondents had worked and transacted with Barclays Bank Kabale between 1-5 years. In this regard, such findings imply that respondents had enough experience to make comments regarding performance in the very bank.

### 4.3.0 Mentoring and Performance

This section presents the findings in regard to the first objective of the study which is "examining the relationship between mentoring and performance of financial institutions". This is done in accordance with responses as given by the respondents guided by different questions as per the structure of the questionnaire. This is portrayed using tables as below;

**Table 4.4: Barclays Bank Kabale has Mentors in Place**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 20 | 44.4 | 44.4 | 44.4 |
| | Agree | 22 | 48.9 | 48.9 | 93.3 |
| | Neutral | 3 | 6.7 | 6.7 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Regarding the issue of whether Barclays Bank Kabale has mentors in place, from the table 4.4 above, it is indicated that 44.4% (20) strongly agreed, 48.9% (22) agreed and 6.7%% (3) are neutral. The above findings show that the majority (93.3%) of respondents agreed that

Barclays bank has mentors in place while 6.7% were neutral. This means that Barclays bank Kabale is in position to mentor new staffs for better performance.

**Table 4.5: Mentors in the Bank are doing their Work Well**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 7 | 15.6 | 15.6 | 15.6 |
| | Agree | 22 | 48.9 | 48.9 | 64.4 |
| | Neutral | 14 | 31.1 | 31.1 | 95.6 |
| | Disagree | 2 | 4.4 | 4.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

On whether mentors are doing their work well, table 4.5 above indicates that 15.6% (7) strongly agreed, 48.9% (22) agreed, 31.1% (14) are neutral, however 4.4% (2) disagreed. Thus, findings show that to a larger extent (64.5%) of the respondents agreed that mentors in Barclays Bank Kabale are doing their work well. This implies that every new employee is inducted and understands what he or she ought to do at the right time and in a right place. This system is in agreement with Parsloe and Wray (2000) who affirmed that, mentoring is a process which supports learning and development, and thus performance improvement, either for an individual, team or business. It is usually understood as a special kind of relationship where objectivity, credibility, honesty, trustworthiness and confidentiality are critical. *Indeed this was observed by one respondent who said that the good performance of Barclays Bank Kabale is due to the mentorship received*. Also documentary review indicated that every new employee is attached to a senior one for a period of time (Branch Operations manual)

**Table 4.6: Mentors have been Giving Hands on Work**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 2 | 4.4 | 4.4 | 4.4 |
| | Agree | 28 | 62.2 | 62.2 | 66.7 |
| | Neutral | 14 | 31.1 | 31.1 | 97.8 |
| | Disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

In regard to the issue whether mentors have been giving mentees hands on work, Table 4.6 Indicates that 4.4% (2) strongly agreed, 62.2% (28) agreed while 31.1% (14) were neutral. On the other hand 2.2% (1) disagreed. These findings show that to a greater extent mentors have been giving mentees hands on. The giving of hands on to mentees means that every employee in Barclays bank Kabale works for improved performance. This is in line with Maicibi (2007), who contends that through mentoring, mentees are enabled to attain job satisfaction as their motivation is enhanced. In the same vein, mentors get an opportunity to scan and monitor performance within the organization. Also Business link (2007) agrees that mentoring broadens staff's insight into one's business, increases productivity and certainly improves the mentees performance thus leading to improvements in performance of the organization and for that matter, financial institutions.

**Table 4.7: Hands on Work have Improved My Skills**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 8 | 17.8 | 17.8 | 17.8 |
| | Agree | 21 | 46.7 | 46.7 | 64.4 |
| | Neutral | 11 | 24.4 | 24.4 | 88.9 |
| | Disagree | 3 | 6.7 | 6.7 | 95.6 |
| | Strongly disagree | 2 | 4.4 | 4.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Pertaining to whether hands on work improved skills of mentees, from table 4.7 above, it is indicated that17.8% (8) strongly agreed, 46.7% (21) agreed, 24.4% (11) were neutral while 6.7% (3) disagreed and 4.4% strongly disagreed. Research findings therefore, show that to a larger extent 46.7% agreed and 17.8% strongly agreed that hands on work had improved their skills. When skills of staff improve, the quality of work executed by them improves leading to improved customer service delivery. Hence, an indication that Barclays Bank Kabale is likely to have improved performance due to improved skills. Thus, findings concur with the Center for Corporate Health's (2012) assertion that mentoring programmes enhance employees' technical skills and confidence both of which allow improvement of services that are offered to clients.

**Table 4.8: Mentoring and General Performance of Barclays Bank**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 8 | 17.8 | 17.8 | 17.8 |
| | Agree | 15 | 33.3 | 33.3 | 51.1 |
| | Neutral | 22 | 48.9 | 48.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

In regard to the issue whether mentoring has improved general performance of Barclays bank, table 4.8 shows that 17.8% (8) strongly agreed, 33.3% (15) agreed and 48.9% (22) are neutral. Research findings revealed that to a greater extent (51.1%) agreed that mentoring had improved the general performance of Barclays Bank Kabale. However, 48.9% of the respondents were neutral as they did not know whether mentoring had improved general performance of Barclays Bank. Basing on the findings, it comes out clearly that most of the respondents realized and so appreciated the fact that mentoring of staffs leads to improved performance as exhibited in Barclays Bank Kabale. As pertains to the respondents who were neutral, it means that performance measures and targets were not explained to every employee in Barclays bank Kabale branch and it was not clear to them.

### 4.3.6 Contribution of mentoring to general performance of Barclays Bank Kabale

According to research findings (qualitative) analyzed by way of tallying, 44.4% (20) of the total number of respondents said that mentoring of staff has resulted into improved customer service delivery which has in turn attracted more customers to Barclays Bank and retention of former customers. In addition, 26.7% (12) noted that, mentoring has contributed quite a lot to the general performance of Barclays Bank in a sense that, mentored staffs have proved that they can achieve set goals and targets, that is, both individual and organizational goals and targets. 22.2% (10) contended that mentored staffs have been able to achieve self development and planning. Self development and planning by staff in regard to their duties and responsibilities have helped staff to yield good results for the Bank. However, 6.7% (3) did not commit themselves.

#### 4.3.7 Staff and Customers' Observations in regard to the execution of mentoring

Basing on the results of the qualitative data, 37.8% (17) of the respondents observed and revealed that, mentoring has not been so much pronounced in the performance plan of most of the financial institutions. In their view, they felt that much as there was mentoring practice held in Barclays Bank Kabale, less emphasis had been attached to it. Thus, they suggested that there is need to incorporate monitoring in the performance plan of financial institutions. This gives a basis for it to be much more emphasized and not taken as a by-the –way as it is said to be done in some institutions or organizations. On the other hand, 33.3% (15) pointed out the fact that sometimes mentors and mentees have not had ample time to discuss amongst themselves challenges at work. Hence, there is need for mentors to always be given time or rather create time so as to discuss some of the challenges met while at work. This brings about more understanding between the mentor and mentees. In addition, 24.4% (11) said that, sometimes mentoring is done in a general manner. Thus, there is need for it to always be done in line with Job description and structure as staffs are oriented on what to do and what not to do. 4.4% (2) noted that, sometimes there are mentors who do not know what exactly they should be doing while others do not give their best.

### 4.4 Monitoring and Performance

This section presents findings pertaining to the second objective of the study "assessing the relationship between monitoring and performance of financial institutions". In other words, it tries to show how monitoring of staff as one of the dimensions of supervision leads or brings about high or rather desired performance of financial institutions. This is portrayed by use of tables as below;

**Table 4.9: Monitoring and achieving the set goals**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 24 | 53.3 | 53.3 | 53.3 |
| | Agree | 21 | 46.7 | 46.7 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

As regards to whether monitoring helps in achieving set goals leading to high performance, table 4.9 above indicates that 53.3% (24) strongly agreed and 46.7% (21) agreed. Findings show that all respondents were positive about how monitoring helps in achieving the set goals leading to high performance. Thus, findings indicate that every employee in Barclays bank Kabale was clear about the role of monitoring and its relationship towards improved performance. Such awareness and clarity about the role of monitoring by employees helps them to keep focused while being monitored as they work towards achieving high performance. This is in agreement with Loebbecke's (1997) view who suggests that supervising of activities in progress ensures that staffs are on-course and on-schedule in meeting the objectives as well as performance targets.

**Table 4.10: Regular Monitoring of Staff and Performance**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 15 | 33.3 | 33.3 | 33.3 |
| | Agree | 20 | 44.4 | 44.4 | 77.8 |
| | Neutral | 8 | 17.8 | 17.8 | 95.6 |
| | Disagree | 1 | 2.2 | 2.2 | 97.8 |
| | Strongly disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.10 shows that 33.3% (15) strongly agreed, 44.4% (20) agreed, 17.8% (8) are neutral. On the other hand 2.2% (1) disagreed and 2.2% (1) strongly disagreed. Research findings as exhibited in the table above indicates that to a greater extent monitoring of staff according to activities is done on regular basis as reflected by the 33.3% respondents who strongly agreed as well as the 44.4% of the respondents who agreed. Owing to the findings, when employees are monitored according to activities done on a regular basis, they get to familiarize easily with the activities they are meant to do. In addition, they are helped to get to know how important the activities assigned to them are and more so how best to perform them. Hence, such findings reveal that every employee in Barclays bank Kabale works for improved performance. This is in line with Apenteng (2012) who recognized that it is vital that performance of staff is consistently monitored and reviewed for the organization to be abreast with change and development.

Additionally, research findings indicate that 17.8% (8) of the respondents were neutral in regard to the issue whether monitoring of staff according to activities was done on a regular basis. Basing on these findings, it comes out clearly that for these 8 respondents much as monitoring of staff according to activities was done, sometimes it was done while other times it was not done regularly. In other words, it is a 50-50 situation. As regards the 2.2% (1) and 2.2% (1) of the respondents who strongly disagreed and disagreed respectively, it is an indication that to them, monitoring was not carried out on them regularly.

**Table 4.11: Monitoring has helped staff to keep attuned to their tasks, duties and responsibilities**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 13 | 28.9 | 28.9 | 28.9 |
| | Agree | 23 | 51.1 | 51.1 | 80.0 |
| | Neutral | 9 | 20.0 | 20.0 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

From table 4.11 above, it is indicated that 28.9% (13) strongly agreed, 51.1% (23) agreed, 20.0% (9) are neutral. Research findings indicate that staffs are helped to keep in line with what they are supposed to be doing in their various positions. As result, they perform their tasks, duties and responsibilities in the best way possible since they stick with only what they are assigned to do. Thus, with such inclination, performance of the staff becomes better and eventually the performance of the Bank as a whole improves as well. This implies that improved performance in Barclays bank Kabale is expected to be achieved through monitoring of staff.

**Table 4.12: There is need for staff to be monitored**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 28 | 62.2 | 62.2 | 62.2 |
| | Agree | 15 | 33.3 | 33.3 | 95.6 |
| | Neutral | 1 | 2.2 | 2.2 | 97.8 |
| | Strongly disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.12 above, shows that 62.2% (28) strongly agreed, 33.3% (15) agreed, 2.2% (1) are neutral. On the other hand 2.2% (1) strongly disagreed. Findings show that the majority of respondents (95.5%) strongly agreed that there is need for staff to be monitored. Thus, such a high positive percentage response affirms that monitoring of staff is greatly appreciated and considered a better tool of performance in Barclays Bank Kabale. In addition, because monitoring is appreciated by staffs, the positive attitude they have towards it makes them work and keep focused so as to achieve the purpose of monitoring. Certainly, this leads to high performance for the staff and the Bank as a whole. These findings imply that performance in Barclays bank Kabale is greatly achieved through monitoring of staff. This is in line with the monitoring tool (2009) which affirms that most of the financial institutions have adopted what is called a performance tool. In addition, it agrees with the fact that due to the ever increasing market and financial pressures, institutions need to be able to monitor and manage staff performance, and that they also need to invest in their staff and to manage their portfolios of activity in a more strategic way (CUC Report, 2006).

**Table 4.13: With Monitoring in place, staffs are encouraged to work hard**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 11 | 24.4 | 24.4 | 24.4 |
| | Agree | 18 | 40.0 | 40.0 | 64.4 |
| | Neutral | 14 | 31.1 | 31.1 | 95.6 |
| | Disagree | 2 | 4.4 | 4.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.13 shows that 24.4% (11) strongly agreed, 40.0% (18) agreed, 31.1% (14) were neutral. On the other hand 4.4% (2) disagreed with the statement. According to the findings, the majority (64%) of the respondents strongly agreed and agreed respectively that staffs are encouraged to work hard when monitored. The more staffs are encouraged to work hard the more they perform better. Thus, improved performance of Barclays Bank Kabale is viewed as a result of monitoring of staffs. Further, findings indicate that there are those respondents who were neutral 31% (14). Neutrality of these respondents imply that much as staffs can be encouraged to work hard through monitoring, there are other ways via which staffs can be encouraged to work hard and not necessarily through monitoring.

**Table 4.14: Monitoring is done in line with Job structure**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 6 | 13.3 | 13.3 | 13.3 |
| | Agree | 33 | 73.3 | 73.3 | 86.7 |
| | Neutral | 5 | 11.1 | 11.1 | 97.8 |
| | Strongly disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.14 Shows that 13.3% (6) strongly agreed, 73.3% (33) agreed, 11.1% (5) were neutral. On the other hand 2.2% (1) strongly disagreed. Findings indicated that to a larger extent (86.7%) of the respondents agreed that monitoring is done in line with job structure. When monitoring is done in accordance with the Job structure, staffs are helped to get to know more about their tasks and how to perform them and most importantly, they get to know the level of their responsibility as they execute their duties and responsibilities. Therefore, such an arrangement brings about order in the execution of work leading to high performance. This means that Barclays bank Kabale has systems in place for improved performance.

**Table 4.15: Supervisory team carries out monitoring of staff in line with their activities**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 24.4 | 24.4 | 24.4 |
| | Agree | 28 | 62.2 | 62.2 | 86.7 |
| | Neutral | 6 | 13.3 | 13.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

From table 4.15, it is showed that 24.4% (11) strongly agreed, 62.2% (28) agreed, 13.3% (6) are neutral. Research findings show that majority (86.7%) of the respondents were positive about the role of supervisory team carrying out monitoring of staff in line with their activities. When staffs are monitored basing on activities they do, each staff endeavors to perform his or her activity in the best way possible and this boosts performance. Research findings agree with St.Leonard's Community Services's (2010) position, that supervision ensures accountability between the employee and his or her supervisor and above all provides a forum to monitor the fulfillment of job duties as set or prescribed in the job descriptions and the staff's planned outcome. Thus, an indication that Barclays bank Kabale has a clear schedule of duties aimed at improving performance. In addition, it implies that monitoring of activities is possible and can be easily measured.

**Table 4.16: Staffs become more productive, efficient and effective when monitored**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 17 | 37.8 | 37.8 | 37.8 |
| | Agree | 24 | 53.3 | 53.3 | 91.1 |
| | Neutral | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.16 shows that 37.8% (17) strongly agreed, 53.3% (24) agreed, 8.9% (4) are neutral. These findings indicate that to a greater extent (91.1%) staffs become productive, efficient and effective when monitored. Hence, such findings reveal that every employee in Barclay's bank Kabale realizes the importance of monitoring for improved performance. This agrees with (Hannig and Katimbo, 2000) who argued that, customers deposits are protected as the regulatory authorities also ensure that reckless lending does not threaten the stability of the wider financial system through monitoring. Furthermore, (DGIS, 1992), suggests practice has shown that financial institutions that are linked to a system of continuous monitoring operate more efficiently and more effectively than others. Pertaining to the 8.9% (4) of the respondents who were neutral, it is an indication that they were either not sure or never considered monitoring of staffs to lead to staffs' productivity, efficiency and effectiveness in their work.

### 4.4.9 Need to monitor staff (why staff should be monitored)

Concerning the issue as to whether staff should be monitored, 35.6% (16) of the total number of respondents supported the need to monitor staff saying that when staffs are monitored, the institution or organization achieves its goals and objectives. In other words, both individual and organizational goals and targets are met. The institution as well as individual goals and targets are met, in a sense that when monitoring is done, then the organization or institution keeps track of performance and in the long run, maximum productivity is realized or rather attained as well. In addition, 35.5% (16) of the respondents said that staffs should be monitored so as to help them avoid lapses in their day to day activities and this helps in detecting gaps in performance. Eventually, this leads to improvement in staffs' efficiency and effectiveness. 20% (9) of the total number of respondents seconded monitoring of staffs thereby saying that when monitored, they can ably perform their duties and responsibilities in accordance with the institution's policies and procedures. Hence, performance is managed since each and every staff does what he or she is supposed to do at a right time and in a right place. 8.9% (4) said that since the Bank or any other institution cannot survive without support of customers, staffs need to be monitored so as to ensure that they give the best of the best services to customers.

### 4.4.10 Contribution of monitoring staff to performance of financial institutions

Research findings revealed that monitoring of staffs has a great bearing on performance of financial institutions. For example, 35.5% (16) of the respondents asserted that, when staffs are monitored, they are encouraged to work hard and so be productive. In this way, their efficiency and effectiveness are always high. Unmonitored staffs always do things the way they feel like they should do them and not the way the organization wants them done. 26.7% (12) noted that when staffs are monitored, their strengths and weaknesses can easily be spotted. Thus, strengths of the staffs are taken advantage of while weaknesses are corrected.

This certainly improves the performance of financial institutions both in the long and short run for both the staffs and the institution. 19.9% (9) held that, monitoring of staffs has led to improved customer service delivery thus resulting into increased customer bases since customers are always attracted by best services offered by any institution. 11.1% (5) noted that monitoring of staff has enabled staffs to adhere to the institution's rules, policies, regulations and procedures. Hence leading to high performance. 6.7% (3) said that, through monitoring, best performing staffs can easily be identified and rewarded as a way of motivating them to work even harder and this leads to improved performance of the organization.

### 4.4.11 Observations/ Suggestions regarding the way monitoring is currently carried out in Barclays bank Kabale

40% (18) of the total number of respondents observed that sometimes monitoring is not done regularly. Thus, they suggested that should be done on a regular basis if Barclays Bank is to yield fully the fruits of monitoring staffs. 20% (9) observed that sometimes through monitoring, some staffs are punished for the mistakes committed. On this note, they suggested that monitoring by punishment should be done away with as this puts staff on pressure and eventually end up committing more mistakes due to nervousness. 13.3% (6) suggested that there is need to monitor staff more in lower departments to ensure great customer care, that is to say, giving timely reports and handling of customer requirements. 11.1% (5) observed that, because of monitoring staffs, there is a great improvement regarding customer service delivery. Thus, need to even monitor staffs the more so as to keep up the performance of Barclays bank. However, 4.4% (2) of the total number of respondents had no observation to make not even a single suggestion.

### 4.5.0 Evaluation and Performance

This offers findings concerning the third objective of the study "the relationship between evaluation and performance of financial institutions". It endeavors to bring out the effect that evaluation of staff has on performance of staffs as individuals and the institution as a whole.

**Table 4.17: Evaluation a Good Tool to Motivate Staff to Perform**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 25 | 55.6 | 55.6 | 55.6 |
| | Agree | 20 | 44.4 | 44.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

From the table 4.17 above, it is indicated that 55.6% (25) strongly agreed and 44.4% (20) agreed. Findings as portrayed in the table above show that all the respondents strongly agreed and agreed respectively that they considered evaluation a good tool to motivate staff to perform better. Thus, such an overwhelming positive response means that every employee in Barclays Bank Kabale understands the role of evaluation as a tool for improved performance. These findings further imply that when evaluation is emphasized, there is improved performance. This is in agreement with Byars and Rue (2008) who urges that when evaluation is efficiently and effectively done, performance appraisals or evaluations not only let employees know how well they are performing but also influence their future level of effort and task direction.

**Table 4.18: Staff Member Evaluation**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 24.4 | 24.4 | 24.4 |
| | Agree | 28 | 62.2 | 62.2 | 86.7 |
| | Neutral | 6 | 13.3 | 13.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

As regards the issue whether every staff member is evaluated individually, Table 4.18 shows that 24.4% (11) strongly agreed, 62.2% (28) agreed and 13.3% (6) are neutral. Basing on the findings, it comes out clearly that, to a larger extent (86.7%) every staff member is evaluated individually. In addition, evaluating every staff member individually acts as a source of motivation for staffs to work hard since every staff member desires to perform better so as to get a good evaluation and other benefits associated with good performance such as promotions and other rewards. In a long run, performance of staffs improves leading to the improvement in the general performance of the bank. This means that management and staff in Barclays bank Kabale appreciate individual contribution towards improved performance.

**Table 4.19: Self Evaluation by the Staff**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 2 | 4.4 | 4.4 | 4.4 |
| | Agree | 20 | 44.4 | 44.4 | 48.9 |
| | Neutral | 11 | 24.4 | 24.4 | 73.3 |
| | Disagree | 8 | 17.8 | 17.8 | 91.1 |
| | Strongly Disagree | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.19 above, shows that 4.4% (2) strongly agreed, 44.4% (20) agreed, 24.4% (11) are neutral. However 17.8% (8) disagreed and 8.9% strongly disagreed that there is self evaluation by staff.  Therefore, findings indicate that to some extent, some staffs did not know and care about self evaluation as reflected in the response of the respondents who were neutral (24.4%), strongly disagreed (17.8) and agreed (8.9%) while a reasonable number of staff actually knew it and practiced it. Hence, an indication that there is likely improved staff performance in Barclay's Bank Kabale since a reasonable (48.8%) number does self evaluation.

**Table 4.20: Evaluation Team to Evaluate Staff**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 17 | 37.8 | 37.8 | 37.8 |
| | Agree | 26 | 57.8 | 57.8 | 95.6 |
| | Neutral | 1 | 2.2 | 2.2 | 97.8 |
| | Disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

From table 4.20 above, it is indicated that 37.8% (17) strongly agreed, 57.8% (26) agreed, 2.2% (1) are neutral in regard to the issue whether there is an evaluation team to evaluate staff and their activities. However 2.2% (1) disagreed. Findings show that to a larger extent (95.6%) there was evaluation team to evaluate staff and their performance. The existence of an evaluation team that does its work makes staffs to be keen in everything they do in view of producing better results so as to earn themselves a good evaluation. In addition, when staffs aim at getting good evaluations, they end up performing best their activities since good evaluations come with rewards such as promotions, increment in payments and other benefits. Therefore, such findings indicate that Barclays bank Kabale took evaluation seriously and expected it to improve performance.

**Table 4.21: Staff members evaluate each other**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 1 | 2.2 | 2.2 | 2.2 |
| | Agree | 10 | 22.2 | 22.2 | 24.4 |
| | Neutral | 15 | 33.3 | 33.3 | 57.8 |
| | Disagree | 14 | 31.1 | 31.1 | 88.9 |
| | Strongly disagree | 5 | 11.1 | 11.1 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.21 above, shows that 2.2% (1) strongly agreed, 22.2% (10) agreed, 33.3% (15) are neutral. On the other hand 31.1% (14) disagreed and 11.1 % (5) strongly disagreed. These findings indicate that to some extent, majority of staffs (33.3%), that is, those who were neutral did not know whether staff members evaluated each other and others (31.1%) disagreed that staff members evaluated each other. Further, findings imply that evaluation of staff to each other was either not done or if done majority of staffs did not give it due respect.

**Table 4.22: Evaluation is done in accordance with Job Standards**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 6 | 13.3 | 13.3 | 13.3 |
| | Agree | 32 | 71.1 | 71.1 | 84.4 |
| | Neutral | 6 | 13.3 | 13.3 | 97.8 |
| | Strongly disagree | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

From table 4.22 above, it is showed that 13.3% (6) strongly agreed, 71.1% (32) agreed, 13.3% (6) are neutral. However 2.2% (1) strongly disagreed with the statement that evaluation is done in accordance with job standards. Findings indicate that to a greater extent (84.4%), evaluation was done in accordance with job standards. Thus, such findings also mean that Barclays bank Kabale keeps standards in its efforts for improved performance. This agrees with Chruden and Sherman's (1976) view that while each supervisor conducting an evaluation has some standard or guide for making comparisons, these standards or criteria must be selected in advance on the basis of study and understanding of the requirements of the job.

**Table 4.23: Evaluation feedback is given to every staff member**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 21 | 46.7 | 46.7 | 46.7 |
| | Agree | 24 | 53.3 | 53.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

**Source: Field Data 2015**

Table 4.23 above, shows that 46.7% (21) strongly agreed and 53.3% (24) agreed. Research findings indicate that all staffs knew that evaluation feedback was given to every staff member. In addition, it also means that members of staff knew their contributions towards improved performance in Barclay's bank Kabale. The giving of evaluation feedback to staffs implies that there is improved motivation amongst staff members since they are aware of their contributions. Certainly, improved motivation coupled with staffs' awareness of their contribution enhances performance.

**Table 4.24: Evaluation of Staff  Improves Performance**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 17 | 37.8 | 38.6 | 38.6 |
| | Agree | 24 | 53.3 | 54.5 | 93.2 |
| | Neutral | 3 | 6.7 | 6.8 | 100.0 |
| | Total | 44 | 97.8 | 100.0 | |
| Missing | System | 1 | 2.2 | | |
| Total | | 45 | 100.0 | | |

**Source: Field Data 2015**

Table 4.24 above, shows that 37.8% (17) strongly agreed, 53.3% (24) agreed and 6.7% (3) are neutral. Findings indicate that to a larger extent (91.1%), evaluation of staff has improved performance of Barclays Bank, Kabale. Hence, every effort is advanced to make sure that evaluation is in practice. To achieve this, would imply that some top management's time and resources are committed for improved evaluation so that improved performance is witnessed in Barclays Bank Kabale. This is in agreement with Rhyne (1992) who suggests that there is a direct relationship between staff supervision and performance of financial institutions. In disagreement with this view, Adams and Pischle (1992) hinted that, evaluations of the impact of staff supervision turned out to be costly, difficult, ambiguous and misleading.

### 4.5.9 Benefits derived by customers of Barclays Bank Kabale from evaluation of staffs

77.8% (35) of the total number of respondents noted that because staffs are evaluated and feedback given to them, they have been able to perform highly. For example, they said that services offered to customers have improved greatly and this is attributed partly to the evaluation exercise carried out on staffs. 13.3% (6) noted that they have benefited in a sense that evaluation exercise has led to good customer-staff relationship. 8.9% (4) of the total number of respondents revealed that they have benefited in such a way that they have been involved to some level every time an evaluation is done as feedback is to be given to staffs evaluated. This is because, sometimes there are customers, that is, corporate customers who are consulted or whose ideas are sought in regard to the evaluation exercise and more so where they feel improvement is needed both at the individual and institution level as whole. By doing this, customers too feel they are not only customers of Barclays Bank but also form part of the stakeholders' family of Barclays Bank.

## 4.6 Conclusion

Owing to the findings, the researcher established that to a less extent, mentoring has had a positive relationship with performance of financial institutions. Mentoring has not been so much emphasized though being practiced and in the end, has had reasonable relationship with performance of Barclays Bank Kabale. On the other hand, findings revealed that monitoring of staffs has led to improved performance of Barclays Bank Kabale. Thus, findings indicated that there was a strong positive relationship between monitoring and performance of financial intuitions. However, mentoring too has played some role in as far as performance of Barclays Bank Kabale is concerned though on a lower level. In addition, evaluation plays a vital role in regard to performance of financial institutions. The study findings showed that there is a strong positive relationship between evaluation and performance of financial institutions.

## CHAPTER FIVE

## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### 5.0 Introduction

This chapter presents the summary of findings, conclusions, recommendations and suggested areas of further research or study.

### 5.1 Summary of Findings

The study assessed the effect of staff supervision on performance of financial institutions in Uganda with Barclays Bank Kabale branch as a case study. The specific objectives of the study included; examining the relationship between mentoring and performance of financial institutions, assessing the relationship between monitoring and performance of financial institutions, finding out the relationship between evaluation and performance of financial institutions.

#### 5.1.1 Findings on Mentoring and Performance

Findings revealed that mentoring has a substantial bearing on performance of both the staff and the institution as a whole. That is to say, when mentoring is practiced in due diligence, staffs are guided regarding how to perform their duties and responsibilities and this eventually impacts positively on their performance and that of the bank. The findings indicated that 44.4% strongly agreed and 48.9% agreed that Barclays bank has mentors in place. Also 15.6% strongly agreed and 48.9% agreed that mentors in Barclays Bank Kabale are doing their work well. Furthermore 4.4% strongly agreed and 62.2% agreed that mentors have been giving mentees hands on. Results on whether hands on work had improved their skills showed that17.8% strongly agreed 46.7% agreed with the statement.

The study further indicated that, mentoring has had less impact on performance especially where mentors have failed to play their role. For example, it was revealed that sometimes though there are mentors in place, they do not attend to their mentees and this affects their performance negatively.

### 5.1.2 Findings on Monitoring and Performance

The findings showed that monitoring of staff is one of the strong driving tools that help the bank to achieve high performance. In this regard, the study affirmed that financial institutions cannot do without monitoring, if they are to achieve the desired performance.

Further, the study revealed that, a bank or institution that monitors fully its staff is always in position to achieve the set goals and objectives. Findings Indicated that 53.3% strongly agreed and 46.7% agreed. Thus, all respondents were positive about how monitoring helps in achieving the set goals leading to high performance. Also 33.3% strongly agreed, 44.4% agreed that monitoring of staff according to activities is done on regular basis. Furthermore, 28.9% strongly agreed, 51.1% agreed that monitoring has helped staff to keep attuned to their tasks, duties and responsibilities. Indeed 62.2% strongly agreed, 33.3% agreed that there is need for staff to be monitored. Also 24.4% strongly agreed, 40.0% agreed with the statement that with monitoring in place, staffs are encouraged to work. More to that 24.4% strongly agreed, 62.2% agreed that supervisory team is carrying out monitoring of staff in line with their activities. Also 37.8% strongly agreed, 53.3% agreed that staffs become productive, efficient and effective when monitored.

The findings indicated that regardless of the level of performance of staffs and the bank or institution, monitoring of staffs need to be executed regularly so as to keep track of the performance of staff and the bank as a whole.

### 5.1.3 Findings on Evaluation and Performance

Research findings revealed that there is indeed a positive relationship between evaluation and performance of financial institution as exhibited in Barclays Bank Kabale. In addition, findings indicated that evaluation is a tool which is greatly considered as source of motivation for staffs' improved performance.

The study findings indicated that 55.6% strongly agreed and 44.4% agreed that they considered evaluation a good tool to motivate staff to perform better. Also 24.4% strongly agreed, 62.2% agreed that every staff member is evaluated individually. In addition, 4.4% strongly agreed, 44.4% agreed that there is self evaluation by staff. In addition to that 37.8% strongly agreed, 57.8% agreed that there was an evaluation team to evaluate staff and their performance. However, 31.1% disagreed and 11.1 % strongly disagreed that Staff members evaluate each other. Also 13.3% strongly agreed, 71.1% agreed that evaluation was being done in accordance with job standards. More to that 46.7% strongly agreed and 53.3% agreed that all staffs knew that evaluation feedback was given to every staff member. In addition, 37.8% strongly agreed, 53.3% agreed that Evaluation of staff has improved performance of Barclays Bank, Kabale.

Therefore, research findings showed that evaluation of staffs has improved the performance of Barclays bank Kabale**.**

### 5.2 Conclusions

Basing on the fore mentioned research findings, the researcher was able to draw the following conclusions;

The purpose of the study was to assess staff supervision executed in Barclays Bank Kabale and how it influences performance of both the staff and the Bank as a whole.

The researcher established that to a less extent, mentoring had a positive relationship with performance of financial institutions. Thus, need to put more emphasis on mentoring to ensure success of financial institutions.

From the point of view of both the staff and customers, monitoring of staffs has led to improved performance of Barclays Bank Kabale. Hence, improved performance indicated that there was strong positive relationship between monitoring and performance of financial institutions. However, mentoring too has played some role in as far as performance of Barclays Bank Kabale is concerned though on a lower level.

The researcher concluded that evaluation plays a vital role in regard to performance of financial institutions. The role played by evaluation shows that there is a strong positive relationship between evaluation and performance of financial institutions.

On the contrary, in situations where there has been a decline in performance of Barclays Bank Kabale, it has been attributed to laxity when it comes to supervising staff.

The findings of the study are in conformity with those in other studies carried out before and indeed consistent with research objectives, questions and hypothesis. Thus, it is arguably sensible to conclude that staff supervision is a performance tool that benefits the bank, staff and customers in all spheres of this study.

**5.3 Recommendations**

From the study findings, the researcher recommends that;

Though mentoring is practiced in Barclays Bank Kabale, findings showed that a lot is still desired if its real fruits are to be realized. Owing to this fact, it is prudent to recommend that management of Barclays Bank Kabale needs to design a performance system that embraces mentoring to the highest level as a way of providing avenues for it to be much more emphasized. For example by putting in place training programmes for mentors regarding the importance of mentoring staff.

The study recommends that since monitoring has a strong relationship with performance, more time and financial resources should be allocated to it to ensure that its positive impact on performance is maintained or even taken to a higher level. This can be done through rewarding monitors as well as staffs that perform better as a result of monitoring as a performance tool.

The study further recommends that management of Barclays Bank Kabale should ensure that there is continuous improvement on evaluation of staff. This is because evaluation showed strong relationship with performance of financial institutions. This can be done through recruitment of right personnel to be involved in the evaluation exercise if they are to achieve their objectives.

### 5.3 Areas for further study

- Owing to the fact that the researcher only dealt with Barclays Bank Kabale branch, there is a need to do further study on other branches established in other parts of the country.
- Since staff supervision is not the sole factor that influences performance of financial institutions, research should be carried out to establish the level to which staff supervision influences performance as compared to other factors like motivation of staff, good management and remuneration policy among others.
- A study should be carried out to find out the different methods applied by different financial institutions pertaining to supervision of staff as they strive for better performance.

# REFERENCES

***Books***


APENTENG, J.O. 2012. *The Effect of Supervision On Staff Performance* in GA South Municipal Education Directorate (Not Published).

BERNARD, J.M and GOODYEAR, R.G. 1998. *Fundamentals of Clinical Supervision*. 2nd ed. Needham Heights: Allyn and Bacon.

BARCLAYS BANK (1927) *Human Resource Manual.*

BYARS, L.L and RUE, L.W. 2008. *Human Resources; Productivity of Work*. 10th Ed. McGraw Hill/Irwin: New York.

CATHERINE, D. 2000. *Practical Research Methods*. New Delhi: Publishers Distributors.

CHRUDEN, H.J and SHERMAN, A.W, Jr. 1976. *Personnel Management*. 5th Ed. South-western Publishing Co: Cincinnati Ohio.

GIBSON, J.L. 2009. *Organizations Behavior, Structure, Processes*. 13thEd. New York: McGraw-hill Publishers.

HANNIG, A and KATIMBO, E.M. 2003. *How To Regulate and Supervise Microfinance: Key Issues in An International Perspective*. Fsd Series No.1. Bank Of Uganda. German Technical Cooperation Financial System.

HOSNA, A. et al. 2009. *Credit Risk Management and Profitability in Commercial Banks in* Sweden.

KOTHARI, C.R. 2004. *Researcher Methodology: Methods and Techniques*. 2nd Revised Edition. New Delhi: New Age International Ltd Publishers.

LEDGERWOOD, J. 2000. *Sustainable Banking with the Poor: Microfinance Handbook: An Institutional and Financial Perspective*. The International Bank for Reconstruction and Development: Washington DC.

LOEBBECKE, A. 1997. *American Institute of Certified Accountants*. 7th Ed. New York: McGraw-Hill Publishers.

MAICIBI, N.K. 2007. *Human Resource Management Success: The Tips for HRM Theorists and Practice*. Kampala: Makerere University Printery.

MATAMA, R. 2008. *Corporate Governance and Financial Performance of Selected Commercial Banks* (Not Published).

McNAUGHTON, D. et al. 1997. *Banking Institutions in Developing Markets: Building Strong Management and Responding to Change*. Vol.1. The World Bank: Washington DC.

MUGENDA, O.M and MUGENDA, A.G. 1999. *Research Methods: Quantitative and Qualitative Approaches*. Acts Press Nairobi.

NATIONAL LABOUR RELATIONS ACT. 2012. (Sect.2 (11))

PARSLOE, E and WRAY, M. 2000. *Coaching and Mentoring: Practical Methods to Improve Learning*. London; Kogane Page.

RUE, L.W and BYARS, L.L. 1986. *Supervision: Key Link to Productivity*. 2nd Ed. Irwin: Homewood.

SEKARAN, U. 2003. *Research Methods for Business*. United States of America: Hermitage.

WAYNE, F.C. 1998. *Managing Human Resources: Productivity, Quality Of Work Life, Profits*. 5th Ed. Irwin/McGraw-Hill: New York.

WHEELEN, T.L and HUNGER, J.D. 1992. *Strategic Management and Business Policy*. Addio-Wesley Publishing Co: New York.

### *Journals*

ADAMS, D.W and VON, P.J.D. 1992. Microenterprise Credit Programs; “Déjà vu”. In World Development, Volume 20, Number 10.

ADAMS, D.W and VON, P.J.D. (1998). “The Conundrum of Successful Credit Projects In Floundering Rural Financial Markets”, In Economic Development and Cultural Change, Vol.36, No.2.

BURKE, B. 2010. Supervisors are Key to High Employment Engagement. www.sixsigmaiq.com/tdetmgt/articles

PEARCE, E. 2011. Mentoring and Business Performance Improvement Program. 12th December.

SUFIAN, F., et al. 2009. Journal of Business Economics and Management. http://www.thefreelibrary.com

UGWUNTA, O.D. et al .2013. Journal of Economics and Sustainable Development, Vol.3. No.7

### *Reports*

BANK OF UGANDA .2012. Quarterly Economic Report; Commercial Activities.

COMMITTEE OF UNIVERSITY CHAIRMEN (CUC). 2006. Report On the Monitoring of Institutional Performance and the use of key Performance Indicators. www.bcu.ac.uk/docs/cuc/Pubs/kpi_Bookset.pdf

KINYANYA, J. (2014). Barclays Uganda Continues to consolidate its growth momentum in line with its medium term plans.

***Papers***

BUSINGE, J. 2013. Bad Year for the Banks. *The Independent*. 10th May.

Directorate for international Cooperation, Netherlands Ministry of Foreign Affairs. 1992. Small Scale Enterprises: Policy Document, No.3.

MAHMOOD, N. 2014. Barclays Free Credit Life Insurance. *The New Vision*. 3rd March p. 21.

PIERCE, R.A and ROWELL, J.S. 2005. Effective Supervision: A Developmental Approach. White Paper, January 2005. http://www.risingsunconsultants.com/images/whitepapers/Pdf. Viewed 15-10-2014

RHYNE, E. 1992. A New View of Finance Program Evaluation: *GEMINI Working Paper*, No.32, Bethesda, Mary Land, U.S.A.

***Internet sources***

BUSINESS LINK. 2007. Using Mentoring to boost Employee Performance. http://www.bizforschools.biz/pdf (Viewed 22-11-2013).

CENTER FOR CORPORATE HEALTH. 2012. Mentoring and Coaching for Superior Performance. http://www.cfch.com.au/mentoring(26-11-2013) (viewed 15-11-2013)

WEBSTER. 1828. http://www.merriam-webster.com/dictionary/headship (viewed 30-10-2013)

## APPENDICES

### Appendix I: QUESTIONNAIRE

**Introduction**

Dear respondent

I 'am ***Ambrose K. Mugisha*** a student in the faculty of Business Administration and Management conducting research on The Effect of Staff Supervision on Performance of Financial Institutions in Uganda, as partial requirement for the award of Bachelors Degree in Business Administration and Management of Uganda Martyrs University. Therefore I kindly request you to help me fill this form. Your cooperation will be highly credited and above all, your information will be held confidential and only for academic purposes.

Thanks in advance for your cooperation.

**SECTION A: BACKGROUND INFORMATION**

1. Gender:

   a. Female ☐

   b. Male ☐

2. Age:

   a. 15- 25 ☐ c. 26 – 40 ☐

   b. 41- 50 ☐ d. 51 and above ☐

3. Level of education:

a) Secondary school and below ☐ b) Diploma ☐

c) Bachelors degree ☐ d) Masters Degree and above ☐

4. Working experience:

a) Below 1 year, ☐ b) 1-5years, ☐

c) 6-10years, ☐ d) 11-15years, ☐

e) 16- 20years, ☐ f) 21 years and above ☐

**SECTION B**

Please, use the scale there under to answer the questions that follow by the number that corresponds to your opinion.

| | 5 | 4 | 3 | 2 | 1 |
|---|---|---|---|---|---|
| | Strongly Disagree(SD) | Disagree(D) | Neutral (N) | Agree (A) | Strongly Agree (SA) |

## SECTION B I: MENTORING AND PERFORMANCE

Please indicate the extent to which you agree or disagree with the following statements about mentoring in Barclays Bank Kabale. (Tick where appropriate).

| | | 5(SD) | 4 (D) | 3 (N) | 2 (A) | 1(SA) |
|---|---|---|---|---|---|---|
| 1 | Barclays bank Kabale has mentors in place. | | | | | |
| 2 | Mentors in the bank are doing their work well. | | | | | |
| 3 | Mentors have been giving me hands on work. | | | | | |
| 4 | Hands on work have improved my skills. | | | | | |
| 5 | Mentoring has improved general performance of Barclays bank. | | | | | |

6. In which other ways, has mentoring contributed to the general performance of Barclays Bank Kabale?

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

7. Do you have any observation (s) you would love to put forth regarding the way mentoring is executed to underscore performance of financial institutions.

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

## SECTION B2. MONITORING AND PERFORMANCE

Kindly, indicate the extent to which you disagree or agree with the following statements about monitoring of staff and their activities in Barclays Bank Kabale (Tick where appropriate).

| | | 5(SD) | 4(D) | 3(N) | 2(A) | 1(SA) |
|---|---|---|---|---|---|---|
| 1 | Monitoring helps in achieving the set goals leading to high performance. | | | | | |
| 2 | Monitoring of staff according to activities is done on a regular basis. | | | | | |
| 3 | Monitoring has helped staff to keep attuned to their tasks, duties and responsibilities. | | | | | |
| 4 | There is need for staff to be monitored. | | | | | |
| 5 | With monitoring in place, staffs are encouraged to work hard. | | | | | |
| 6 | Monitoring is done in line with Job structure. | | | | | |
| 7 | Supervisory team carries out monitoring of staff in line with their activities. | | | | | |
| 8 | Staffs become more productive, efficient and effective when monitored. | | | | | |

9. According to you, why should staff be monitored?

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

10. How has monitoring of staff aided the performance of financial institutions?

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

11. Do you have any other observations or even suggestions regarding the way monitoring is currently carried out in Barclays Bank Kabale? If yes, please specify.

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

…………………………………………………………………………………………………

## SECTION. B3. EVALUATION AND PERFORMANCE

Kindly indicate the extent to which you disagree or agree with the following statements pertaining Evaluation (Tick where appropriate).

| | | 5(SD) | 4(D) | 3(N) | 2(A) | 1(SA) |
|---|---|---|---|---|---|---|
| 1 | I consider evaluation a good tool to motivate staff to perform better. | | | | | |
| 2 | Every staff member is evaluated individually. | | | | | |
| 3 | There is an evaluation team to evaluate staff and their activities. | | | | | |
| 4 | There is self evaluation by the staff. | | | | | |
| 5 | Staff members evaluate each other. | | | | | |
| 6 | Evaluation is done in accordance with job standards. | | | | | |
| 7 | Evaluation feedback is given to every staff member. | | | | | |
| 8 | Evaluation of staff has improved performance of Barclays Bank, Kabale. | | | | | |

9. According to you, how have customers of Barclays Bank benefited from the evaluation exercise carried out in as far as staff and their activities are concerned?

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

***THANK YOU AND MAY GOD BLESS YOU***

## Appendix II: Introductory Letter