THE ROLE OF EMPLOYEE TRAINING ON THE PERFORMANCE OF THE COMMERCIAL BANKS IN TANZANIA: THE CASE OF NBC BANK (T) LTD

BY:

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A Dissertation Report to be submitted to Mzumbe University Dar es Salaam Campus College as a Partial Fulfillment of the Requirement for the Award of Master of Business Administration Degree of Mzumbe University

APRIL, 2014
CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a Dissertation entitled “The Role of Employee Training on The Performance of the Commercial Banks in Tanzania: The Case of NBC Bank (T) Ltd ” in partial/fulfilment of the requirements for award of the degree of Master of Business Administration of Mzumbe University.

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I, Philbert Mutalemwa Lwekamwa, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree award.

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DEDICATION

This research report is dedicated to my Grandmother Mrs. Esteria Lwekamwa may God rest her in peace, Amen.
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ABSTRACT

Employee training is a very critical factor on the performance of commercial banks or in any other financial institution. This research study therefore focused on the influence of employee training on the performance of the commercial banks in Tanzania, National Bank of Commerce in particular. Where the objectives for the study is to find out the role of employee training on the performance of commercial banks in Tanzania focusing specifically on effects of training on employees performance and related factors, effects of training on performance of National Bank of Commerce and discovering employees perceptions on training provided by NBC.

The study targeted key informants like employees who have operations of the banks. This study used questionnaires and interview as the primary source of data.

The research designed to be descriptive survey to establish the relationship between variables especially the relationship between the development and the average level of employee training on the organization performance, also carried out in Dar es Salaam with the population not more than 60 people.

Finding of the study revealed that a very high level of loyalty to bank, and which is good for the bank. The longer an employee remains in the employment of the bank, the more likely is it that most customers will be used to such a person and may find it easy to divulge their service wishes or expectations from the bank. Such bits of information may be very useful for restructuring the service delivery strategies of the bank. The accumulated experience of such a loyal staff could also influence an increase in the deposits of the bank as well as reduce loan repayment default. Both of these can positively contribute to an increase in the profitability of the bank.
CHAPTER ONE

INTRODUCTION

1.1 Background Information

An employee is the one of the most essential resource in any other organization that is working towards meeting its goals. Therefore the level of training and skills of an employee is very critical in the performance of the commercial banks especially with the case of improving technology which requires proportional improvement of employee skills in various departments in the commercial banks (Kithinji and Waweru 2010).

It’s therefore important to research on the aspects of employee in their place of work and their impacts to the performance and development of commercial banks.

In 1998, the government formed a Presidential Commission on Banking under the chairmanship of the former BOT governor Charles Nyirabu.

Three reasons were advanced for the formation of the Commission. First, the banking industry was performing very poorly, which led to increased losses and non-performing assets resulted from lending to financially distressed parastatals and cooperatives.

Second, there was an increase in the subsidies to the banks which were a burden to the government. Thirdly, was a non-declaration of dividends by the banks? Since the government had invested in those banks, it expected to get a return from its investments but due to poor performance nothing was gained.

Following recommendations of the Commission, the banking and financial institutions Act (BFIA) was enacted in 1991 to govern the conduct of banking business in Tanzania.

The act gave the BOT powers to license regulate and supervise banks and financial institutions. It allowed entry of foreign and domestic private banks in the market.
Some of the early entrants into the banking system with years of entry in brackets were Meridian Biao bank Tanzania (1992) which was later taken over by Stanbic bank Tanzania (1995), Standard Chartered bank (1993) Eurafrican bank (1994) and Citibank Tanzania (1995).


However, experts say liberalization of the banking sector in the country has brought many advantages.

Some are significant improvement in the asset quality of banks which has led to increased profitability, increased competition in the sector which has led to better banking services, improvement of corporate governance in the banking sector and increased lending to private sector.

Other achievements are the use of Information Technology and Communication (ICT) which has helped banks to offer better services and new products to its customers like automated teller machines (ATMs).

One of the lessons from the recent global financial crisis is the need for putting in place an effective financial stability oversight in the economy.

The oversight covers the supervision of the entire financial system and the monitoring of system. The financial system is made up of the three components namely the financial intermediaries, financial markets and financial system infrastructure.
The BOT established the financial sector stability department in 2009 with the key responsibilities of undertaking a macro surveillance of financial system aimed at assessing financial performance of the sector, identifying financial imbalances.

While pursuing the activities the BOT faces a number of challenges one being the Poor employee performance due to inadequate skills was termed the major cause of the problem.

1.2 Statement of the Problem

In the past years there had been reported severe failures and collapsing of commercial banks in Tanzania, employee performance in these banks was termed one of the major causes of the problem of banks failure. This is the basis of this problem of study which is an analysis of impacts of employee training on the performance and development of the commercial banks.

The poor performance of commercial banks in the county affects the country’s economy greatly since the commercial banks play a major role in the economy. Commercial banks play the role main credit facility and deposit facility in the economy therefore if they fail investor will lack source for capital as well as a place to keep their deposits.

Using qualitative approach therefore this study examine the role employee training on the performance and development of commercial banks so as to bridge the knowledge gap as there is limited empirical evidence particularly in Tanzanian banking sector.

1.3 Research Objectives

1.3.1 General Objective

To find out the role of employee training on the performance of the commercial banks in Tanzania
1.3.2 Specific Objectives

a) To find out the effects of training on employees performance and related factors.

b) To explore the effects of training on performance of National Bank of Commerce

c) To discover out the employees perceptions on the training provided by NBC LTD.

1.4 Research Questions

The research question formulated by the researcher for the purpose of this study includes the following:

1. What are the affects of training on employee performance related factors?
2. What are the effects of training on NBC ltd performance?
3. What are the perceptions of employees on training given by the organizations?

1.5 Significance of the Study

a) The study was to help in bringing into awareness to various stake holders in banking sector how the performance and development of their organization can be affected by the employee level of training and skills.

b) The study was also to help the stake holders in the banking sector to plan on how cub the problem brought by technological changes in relation to the need for improved employee training.

c) Through this study the stake holders in the banking sector will be able to plan on how to acquire personnel with that will help achieve their goals (well trained personnel).

d) The study will also help the potential commercial bank employees on the kind of training to go for the better performance of the banks
1.6 Scope and Limitations of the Study

a) This study covered only National Bank of Commerce in Tanzania, therefore the findings was not applied to the other banks where this kind of problem exists.

b) The study was only dealing with commercial banks, making its findings not applicable to other related financial institutions that might be experiencing the same problem.

c) The study deals only with employee training, hence other factors that may have the same impacts to the effectiveness of the bank are not looked at.

The purpose of this study was basically to find out issues of employee training and how it affects the performance and development of the bank.

Technological changes are very rampant in the banking industry e.g. the introduction of electronic funds transfer, e-banking and mobile banking etc. This has led to the need for improving the employee training in the banking sector as per the improved technology so as to provide quality services to the banks’ customers as well as to avoid errors that will lead the bank to undergo losses and thereafter failing to meet its customers’ needs. This will make the customers to lose their confidence with the bank.

This study also helped to provide awareness to the banks’ managements on the qualities of personnel they should hire to provide services to their customers and who will maintain high confidence of the customers as well as keep the organization profitable.

1.7 Organization of the Study

The study focuses on evaluating the role of employee training on the performance of commercial banks for the case of NBC LTD mainly in Dar es Salaam branches and Headquarter.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction
The issue of employee training and commercial banks (or any other entities associated with labour) development is not a problem only in National Bank of Commerce neither it’s in Tanzania only but globally. Therefore this chapter provides the theoretical and empirical literature related to the topic of study.

2.2 Theoretical Literature Review

2.2.1 Theoretical Basis of the Study
This study is based on the theory of “variance in thinking capacity 1859”. This theory explains how every individual person is born with different thinking capacity. If different people are given the same task which is totally new to each of them, each of them will come up with his own way of performing that task unless all of them have been trained on doing it in a particular way.

This theory is relevant to this study because even the commercial bank employees are just normal human beings who unless trained on doing something in a particular way, they will do it according to their own thinking which may cause great harm to the organization, like failure.

Various activities in banking are carried out in specific models which require well trained and skilled person on it to perform it so as avoid errors which may in turn cause losses.

2.2.2 Concept of Training
Training is an organized programme designed to aid the employees’ performance through the imposition of job skills and knowledge. Failure of most organizations was attributed to lack of employee training and development, as the job activities remain boring to untrained personnel or employees. Development refers to teaching
managers and professionals, the skills needed for both present and future jobs. Training and management development are therefore a mixture of activities aimed at improving the performance of personnel in organizations’ for the attainment of continuous improvement in productivity.

One of the potent factors militating against the good performance of employees is inadequate training. It is the systematic training and development of personnel on continuous basis that can harness the totality of human resources towards high productivity in the organization. The more organizations seek excellence, the more employees’ training and development becomes imminent. Training is usually aimed at solving significant problems as we are suppose to use it as a key requirement for ensuring that any training which takes place is based on proper analysis of its contribution to the effectiveness and efficiency of an organization. Nwachukwu (1988) sees training as organization effort aimed at helping an employee to acquire basic skills required for the efficient execution of the functions for which he was hired.

In his contribution Cascio (1989) sees training as consisting of planned programs designed to improve performance at the individual, group and/or organizational levels. To Cascio, improved performance in turn, implies that there have been measurable changes in knowledge, skills attitudes and/or social behavior.

In a related work, Aina (1992) sees training as the acquisition of the technology which permits employee to perform according to standard. He then see training as an experience, a discipline or a systematic action which causes people to acquire new skills and knowledge and predetermined behavior.

To Banjoko (1996), training is an organized procedure by which people learn knowledge and or skills for a definite purpose. That is it is a process for equipping the employees particularly the non-managerial employees with specific skills.

Training in view of Decenzo and Robbins (1996) is a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. Decenzo and Robbins typically say training can involve the
changing of skills, knowledge, attitudes, or behavior. To them, it may mean changing what employees know, how they work, their attitudes toward their work, or their interaction with their coworkers or supervisor.

Decenzo and Robbins see training as more present-day oriented, its focus is on individuals’ current jobs, enhancing those specific skills and abilities to immediately perform their jobs.

To Dessler et al (1999), training is the processes of teaching employees the knowledge or skills they need to better perform their current jobs. That is training aims to help employees meet the goals of the company as well as their own goals.

To Nankervis, et al (1999), training is “any procedure initiated by an organization to foster learning among organizational members”.

Dessler (2000) indicates that training refers to the methods used to give new or present employees the skill they need to perform their jobs.

Mathis and Jackson (2000), see training as “a process whereby people acquire capabilities to aid in the achievement of organizational goals”.

In view of Stone (2002), training “typically emphasizes immediate improvement in job performance via the procurement of specific skills. A look at all the definitions above shows a great deal of similarity. That is, training tends to be focused on the skills required in employee’s current jobs, to be viewed in a short-term frame and to have as its major purpose, the improvement of individual and thereby organizational performance

Training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance. It forms the core of apprenticeships and provides the backbone of content at institutes of technology (also known as technical colleges or polytechnics). In addition to the basic training required for a trade, occupation or profession, observers of the labor-market recognize as of the
need to continue training beyond initial qualifications: to maintain, upgrade and update skills throughout working life. People within many professions and occupations may refer to this sort of training as professional development.

2.2.3 Importance of Employee Training

If competent employees are crucial to a business’s success, why is formal training an afterthought to many companies? In many cases, the decision is a matter of money. Employee training is often seen as another expense cutting into net profit. To get the full benefit of your workers, treat employee training as an investment in your business’s future.

Expense vs. Investment

Employee training takes money and time. If you don’t see the need for training, ask yourself if your business is working toward a targeted result. If you have a set goal such as increasing sales 25 percent in 24 months, you have a focus. This objective allows you to identify your needs and select the proper training programs to address them. You also want to look long term. Consider succession of management and emergency coverage. You need properly trained employees to take over if you or other key employees are unable to work.

Improve Performance

Once you’ve set your goals, you can focus your training. Use training to familiarize your employees with your company’s mission. You know what you want to accomplish, now you can convey that to them. While it will cost money to institute a training program, your employees will be better suited to perform their jobs. This will end up saving you time, money and resources. When employees perform well and things run smoothly, you can see a marked increase in morale.

Maintain Competitiveness

To be successful, a company must compete with its competition. Companies constantly look for new, efficient methods of doing business. Your company needs to keep up with these new trends. If you utilize outdated technology or methodology,
you run the risk of falling behind your competitors. By updating employee training to include the latest procedures and techniques in your industry, you can stay on pace with competing businesses.

Measurable Results
For employee training to be a good investment in your company’s future, it needs to provide measurable results. In the same way your company should have definable strategies, employee training should have firm objectives. Analyze the needs of your business and assess your employees’ strengths and weaknesses. With that information, tailor the training to address those deficiencies. If the training focus is to learn a new computer system, employees should come out of that training with a working knowledge of the software. If the goal is to improve, you should see an improvement in employee sales figures.

2.2.4 Training Strategies used in Banks
Training program should be repeated at regular intervals for individuals to provide reinforcement of learning. At present the following types of programs will be designed and conducted by the training centers.

a) Standard program on repetitive basis.

b) Role orientation courses in functional areas.

c) Special courses and seminars.

d) Sales training for supervisory and field personnel.

The first category should be attended by all employees at predetermined intervals. A course will also be given to all officers when they move from one level of job to another. When an officer is appointed as Branch, Divisional or Zonal Managers for the first time, he would be assigned to a program to help him understand the demands of his new role. This will also apply to persons who are appointed as Heads of a Department in Branch office. The second and third category of courses will be arranged regularly for officers as they enter into that function at the Divisional,
Zonal of Central office level in case they have not attended a program in that function earlier. No officer should hold a post in functional area for more than six months unless he has attended a program in that function. The third categories of courses are special program depending on the specific requirements of the particular level or the group. The fourth categories of courses are meant for field staff-development officers and agents.

Training at HDFC is based on up gradation of competencies and skills. It is an integral part of their business strategy. Almost all employees have undergone training to enhance their technical skills or the softer behavioral skills to be able to deliver the service standards that the company has set for itself. Besides the mandatory training that Financial Consultants have to undergo prior to being licensed, they have developed and implemented various training modules covering various aspects including product knowledge, selling skills, objection handling skills and so on. New training initiatives includes Lead Management, rural housing and cross selling of financial products. Training programs on Personal Effectiveness, Leadership Excellence and Art of Living are delivered by Guest Lecturers.

According to Casse and Banahan (2007), the different approaches to training and development need to be explored. It has come to their attention by their own preferred model and through experience with large Organisations. The current traditional training continuously facing the challenges in the selection of the employees, in maintaining the uncertainty related to the purpose and in introducing new tactics for the environment of work and by recognizing this, they advising on all the problems. Usually the managers have the choice to select the best training and development programme for their staff but they always have to bear in mind that to increase their chances of achieve the target they must follow the five points highlighted by Miller and Desmarais (2007)

Some of the Training theories can be effective immediately on the future of the skill and developments. The “content” and the “access” are the actual factors for the
process. It is a representation itself by the Access on main aspect what is effective to the adopted practice in training development. As per the recent theories to access the knowledge is changing from substantial in the traditional to deliver the knowledge for the virtual forms to use the new meaning of information with electronic learning use. There is a survey confirmation for using classroom to deliver the training would drop dramatically,(Meister,2001).

A manager is that what the other a member of the organization wants them to be because it is a very popular trend of development training for the managers in the training for the management (Andersson, 2008, Luo, 2002). Most of the managers seem to reject a managerial personality in support of the other truth for themselves (Costas and Fleming, 2009).

2.3 Performance Measurement and Indicators
In the performance agreements, targets are set for effectiveness, efficiency, outputs and their quality, and the management of human resources. The targets must be measurable or otherwise based on systematic evaluation.

2.3.1 Properties of a good performance indicator

One of the major practical challenges in performance management is evaluating and measuring performance in a way that is as clear and reliable as possible. For this reason, using good indicators to illustrate performance is considered desirable. Parliament has emphatically expressed its requirement to make targets and performance reporting tangible through the use of indicators. Despite commonly known shortcomings in the use of indicators, their use is supported by their properties of being clear, illustrative and measurable.

For example, applying performance-related pay requires clear and measurable indicators.
On the other hand, the indicators must also be diverse enough to cover effectiveness, efficiency, quality, service capacity and staff.

In many areas of the central administration, the development of indicators has proved to be a daunting task. Work in this area is going on constantly, and most agencies and institutions have been provided with indicators that lend clarity and solidity to their performance management.

In general, a good performance indicator has at least the following properties:
- It describes outputs or achievements, not the activity itself;
- It accurately describes the things which should be achieved or which are essential for successful operations;
- The agency can affect its level through measures of its own;
- Targets can be set for its level;
- It can be regarded as a constant (though fine-tuning may be necessary from time to time), enabling comparisons over time;
- The matter measured is connected with the basic aims and strategies of the operations, and thus its monitoring is of importance to the management and guidance of those operations;
- It is interpreted in the same way at the agency as at the ministry;
- Its measurement data can be obtained with relatively little use of resources.

Indicators can be used, for example, to draw up time series which illustrate the development of the performance targets over a longer period of time. At their best, indicators enable comparisons between different actors or international comparisons, which may be useful in evaluating the performance of organizations which are unique in Tanzania.

Measuring productivity has been considered especially challenging in the commercial bank.

Statistics Finland has run a public-sector productivity statistics development project for calculating the productivity development of very different government agencies.
and institutions. Statistics Finland has prepared calculations for the agencies’ internal use.

Many agencies and institutions have found these calculations useful and have adopted productivity indicators on a permanent basis.

In the calculations for universities, for example, the outputs considered are degrees, publications, Open University credits, etc. For research institutions, the indicators involve mainly publications and other research products, weighted for instance by work input.

The National Board of Taxes of Finland employs an ‘economy index’, which is a compilation of a variety of outputs and the resources employed to produce them. Indicators and indicator systems in use within various administrative sectors can be classified as follows:

– Indicators showing the volume of outputs:
  – E.g. the number of degrees completed, or the number of solutions provided
  – Indicators showing economy and productivity:
    – E.g. the ratio of revenue to outputs or of outputs to staff work input
  – Indicators showing the quality and internal functionality of the organization:
    – E.g. average processing time per matter, or staff job satisfaction
  – Indicators showing effectiveness and service capacity:
    – E.g. service adequacy and service allocation for instance by region, by customer, group or by demand, customer satisfaction, and social impact.

2.3.2 Performance Concepts and Measurement

‘Effectiveness’, ‘economy’ and ‘productivity’ are basic concepts which describe the content of performance management and performance agreements. The concept of economy focuses on outputs and the costs required producing them, while productivity measures outputs against investments. In the new performance concepts, economy and productivity are combined into operational efficiency. With an expanded definition of efficiency, we may discuss management efficiency or
organization efficiency, which also incorporate the economy, productivity and profitability of operations.

Performance factors also include operational quality and quality management. Quality can be examined as an internal concept, closely related to efficiency, but operational quality can be examined externally too, in which case it is closer to the concept of effectiveness. The reference is then to the quality of the end product, and a typical quality indicator might be customer satisfaction.

When analyzing performance factors, we should remember that results should be produced by using human resources wisely and by continuously developing competence and improving processes. Performance concepts include the internal functioning of the organization and management of human resources; this in turn refers to a fundamental requirement of good performance: a competent, motivated staff with good working capacity.

Operational targets are always scaled in relation to resources, one way or another. This is true of productivity targets and economy targets by definition. Where the results cannot be scaled directly to resources, other means can be used. As a kind of minimum requirement, performance targets should be grouped by profit centre, with a description of resource development in the profit centre or task area (appropriations, work input) illustrating the relationship between targets and resources. Scaling requires information on resource development and on changes in target levels or operational volume. Changes in resource distribution between profit centers or functions can be presented if necessary.

The different aspects of performance can be illustrated with the input-output model, with a quality dimension added. Although quality cannot be described as a straightforward input-output relationship like the other aspects, the model can distinguish between input quality, process quality and output quality (quality 1, 2 and 3):
– Social needs and corresponding targets;
– Targets are set for the policy effectiveness of public-sector operations, operational performance (Such as productivity and economy) and the volume and quality of outputs and service capacity;
– Targets should be based on measurement or some other systematic evaluation.

For example, measuring productivity always requires management of quality issues, too, and information on changes in the content of services, so that the output of the organization can be reliably defined for the measurement. Thus, the aim for the constant improvement of productivity and efficiency and for the measurement of change directs agencies and institutions to undertake quality management and customer-oriented operations as well. Quality management in particular and the expertise required in various quality systems poses new challenges for agency management and performance management, for instance in the case of universities and polytechnics. In order to thrive in the international training market, universities must assume more responsibility for implementing

The National Board of Patents and Registration has been applying operational performance indicators widely since the late 1980s. The National Board of Patents and Registration was one of the pilot agencies in the performance budgeting reform in 1990. However, we should remember when comparing numerical measurements in different agencies and institutions that they differ considerably in their operations.

The main performance indicator at the National Board of Patents and Registration is work productivity, which is calculated on the basis of productivity changes weighted with the number of person-years in profit centers (outputs per person-year). The direct productivity measurement involves the application and notification processes and about 70% of the agency’s staff. Support services are not included. The coverage of the productivity measurement is one of the largest among all central government
agencies. The calculation criteria show that between 1988 and 2003, work productivity at the National Board of Patents and Registration has increased by 93%.

Productivity targets have been included in the performance management practice between the Ministry of Trade and Industry and the National Board of Patents and Registration since 1990. The performance agreement for 2003 incorporated a target of improving work productivity by 1.5%. The average increase during 2003 was 3.1%, which was clearly over the set target. The performance target for 2004 was to improve productivity.

2.3.3 Outputs and Quality Management
Operational quality in organizations can be examined at least from the following perspectives:
- Customer (functioning of a product or service from the customer’s point of view, customer satisfaction);
- Properties of the product (e.g. whether it fulfill is quality standards);
- manufacturing (raw materials, the skills of the manufacturers and the manufacturing processes);
- Competition (quality compared with the competitors, based on consumer choices);
- Society (general effects of the manufacture and use of a product or service on society and on the environment).

Quality can thus be defined in many different ways. According to a general definition, quality consists of those properties of the organization on which its ability to fulfill the operational demands and expectations placed on it is based. What is essential, then, is how well the operations meet the customer’s needs and expectations, and how well the organization as a whole responds to the demands placed on it. For example, the operations and service capacity of agencies and institutions can be evaluated not only through the benefit and added value gained by the customer but also through the fulfillment of professional and normative standards.
For example, the granting of a patent to an invention grants the customer (the applicant) the exclusive right to manufacture and market that invention (benefit to the customer).

However, the decision must fulfill the conditions of patent legislation and be subject to careful study (professional demands of standards and patent research). Also, the application procedure must be smooth and flexible. The customer must be able to obtain sufficient information to prepare the application, and staff must deal with his matter appropriately and courteously (service process quality). A certain procedure must be observed in processing the application, and the matter must be processed as soon as possible (production process quality). In order to ensure the continuity of high-quality service production, staff competence and staff improvement in tune with new service requirements must be ensured. Staff job satisfaction and working capacity are important elements in performance.

As a whole, the services must be designed so that there is enough processing capacity to meet the demand for application processing (sufficiency), guidance and advice on how to prepare applications must be available in different parts of the country (accessibility), and these services must be aimed specifically at those applicant groups who are not professionals (targeting). The productivity impact between support services is becoming increasingly obvious in patent matters through the use of information services and electronic registers. It is thus important for the continuity and development of the operations of agencies and institutions that the organization as a whole operates with a high level of quality.

Strategic processes are based on careful analyses of trends in the operating environment, the sector and customer needs. Operations are professionally and systematically managed, and the management sets a good example. Customer information is collected regularly and carefully analyzed, and operational conclusions are based on it. Processing has been honed into a smooth system, and the
distribution of duties among staff and collaboration between them in the processes is seamless. Errors in the processes have been minimized.

There is a human resource policy plan, and the competence and working capacity of staff are taken care of. All these together constitute the operating quality of the organization and lay the foundation for a successful service performance that can be evaluated and developed, for example through the use of quality awards. There are existing sets of evaluation criteria that can be applied to studying and evaluating the capability of operations or an organization, such as the European quality award model (EFQM) and the Common Assessment Framework (CAF) of the EU Member States. These models are based on a conception of what the properties of an organization with high quality are. Criteria based on quality award models can also be used in setting the targets in a performance agreement. For example, criteria measuring customer results and principal capability results can be feasibly used in defining performance targets.

When quality is understood in a broad sense as the properties of operations which respond to the customers’ needs and expectations, we may note the following about the setting of quality targets:

– Quality must be examined and evaluated from several perspectives;
– Customers’ quality evaluations and the quality related to the properties of the outputs are essential perspectives but not sufficient in themselves;
– Individual indicators must always be interpreted when evaluating quality;
– There are several different evaluation models and sets of criteria for the improvement and evaluation of quality.

We observed above that in evaluating quality the interpretation of indicators cannot be taken out of context. This means that even if an indicator works well in a particular environment, it does not necessarily work in another. On the other hand, is often necessary to evaluate quality with more than one indicator, and the use of too many indicators may be disproportionately expensive considering the benefits. In practice, we must know how to make choices and how to delimit the number of
things measured. Evaluating quality always involves careful ‘qualitative’ interpretation of measurement results.

So, what quality perspectives can be considered the most essential for performance management in government agencies? Firstly, we may consider that the targets concerning quality and its improvement fall largely within the authority and responsibility of the management of the agency or institution. Quality factors that are shared by all public services and are important for results include:
– Customer satisfaction and service accessibility;
– Reliability and safety;
– Fairness and legal protection;
– Impartial and equal treatment of customers;
– Confidentiality;
– Correct and up-to-date information and correcting of mistakes;
– Customer influence and participation potential;
– Businesslike approach and courtesy in service situations;
– Training and professional skill of staff;
– cost efficiency, matters dealt with without delay.

The quality of outputs is closely connected with the properties required of them. Thus, it is difficult to present quality criteria common to all services. Agencies and institutions must themselves find the indicators which describe the quality of their operations best.

In a research institution, for example, the quality of a publication it produces can be described with the relevance of its subject matter, the novelty of its results, the technical documentation of the research process, etc. Ultimately, the quality of the report lies in how useful it is and how usable its findings are, and thus the best source regarding this is the intended user of the information. The demand for the information and the sales of the publication can also be used as a simple indicator, but other mutually complementary indicators often have to be employed as well. The evaluation and measurement of the quality of outputs or procedures can also be based on various quality standards (e.g. ISO 9001:2000) and quality recommendations.
As far as performance and accountability are concerned, it is feasible to examine all quality factors from the perspective of the users of the services. For the production process or production efficiency, this translates into processing times or customer waiting times. The assumption is that speedy processing of matters is an important quality criterion for users. This also touches on the concept of ‘customer effectiveness’, which may be considered to include not only the quality of services but also the benefits gained by the customer.

One indicator that has often been used in practice is customer satisfaction. Like other indicators, this can be used wisely or clumsily. In performing the measurement, it is necessary to focus the customer’s attention on the content of the service and its quality properties.

General assessments of satisfaction or dissatisfaction are often difficult to interpret, and factors other than the customer’s own experiences can come into play. Customer satisfaction surveys of various kinds are widely used by agencies and institutions. Describing an evaluation criterion and evaluation method helps to specify the performance target.

Besides customer satisfaction or the quality of service outputs, the quality targets recorded in the performance agreement can concern changes in procedures and the range of services. For example, an agreed target might be to increase the production of online services.

Quality targets can also be development targets linked in time to particular development measures. Development targets may concern such things as cooperation between the agency or institution and other service providers, or the launching of joint experiments.
2.3.4 Annual report and reporting of results

Every year, each commercial bank prepares final accounts, which constitute the most important report in the accountability system. The final accounts contain:

1. The annual report, detailing operational performance and its development, and policy effectiveness;
2. Actual figures illustrating how well the budget has been implemented.
3. Statement of revenue and expenditure illustrating revenue and costs;
4. Balance sheet showing the financial situation on the date of the final accounts;
5. Additional information, or financial statements

The annual report of an agency or institution details operational performance and presents an analysis of the final accounts and performance. The annual report contains performance data essential for performance management, such as data on effectiveness, efficiency, outputs and quality management, and human resources.

The annual report is a final accounts document that extensively covers the accountability requirement for organization.

2.3.5 Management and Development of Human Resources

The management and development of human resources mainly involves presenting indicators based on the human resource accounts (see Henkilöstövoimavarojen hallintajärjestelmä [Human resource management system])

The annual report should contain data on the number of staff, staff structure, staff costs, and well being at work, competence and other intangible assets, and operational renewal.

Basic staff data should be included in the annual report regardless of whether targets have been set for them in the performance agreement.

The human resources management system and the human resource accounts based on it constitute

– a set of indicators for development and decision-making in strategic human resources management, for assessing and describing the state of the staff and
identifying development needs, for setting targets in the area of human resources and monitoring them;
– an early-warning system to spot negative trends and enable early intervention (e.g. in job satisfaction); and
– a practical management tool for staff and human resources.
The human resources management system draws the attention of management to staff and how to manage it best, and also acts as an efficient guideline to management practices.
Reliable and comprehensive information on human resources demonstrates how well the management is working in practice.
The human resource accounts take into account the whole of human resources management and development. They are a tool for performance management, staff planning and the management of wellbeing at work. Over the next ten years, nearly half the existing central government employees will leave due to retirement or to finding new jobs elsewhere. Each organization should be aware of how much and what kind of staffs it will be need in the near future. Knowing how much staff with what kind of expertise will be leaving the organization in the near future, preparations for recruitment measures or for the development of the competence of existing staff can be made. A separate addition to the human resource accounts handbook has been published.

2.3.6 Analysis of Performance Information and Conclusions
In the annual report, achieved performance is analyzed and conclusions and development proposals based on the analysis are presented. Performance can be analyzed for example by task area or by function. The following points at least should be addressed in the performance analysis:
– Differences between targets and outcomes, and reasons for these;
– Ratio of outputs produced to resources used;
– Ratio of operational societal impacts to resources used;
– Ratio of operational performance to policy-effectiveness performance.
Conclusions on how to develop control and operations are presented on the basis of the analyzed information.

2.3.7 Performance Management
Managing performance has been a very important issue for a long time. It has gained more attention recently due to high competitive business environment. Especially when the popularity of Balanced Score Card calls for mechanism to cascade and instill the corporate strategy down through the organization and to ensure that strategy plan is actually implemented, performance management is one of practices that assist organization to link organizational goals to individual goals. That is, operational goals take the organization’s strategies and translate them into specific goals. Therefore, it facilities management alignment and buy-in by bringing all levels of management into operational planning process and giving employees a chance to help shape the plan (Aguilar, 2003). It focuses on ways to motivate employees to improve their performance (DeNisi and Pritchard, 2006).

Furthermore, it can help organizations to improve financial performance. A study conducted by McDonald and Shield of Hewitt Associates found that companies that used performance management programs had greater profits, better cash flow, stronger stock market performance and greater stock value than companies that did not. Not only performance management improved financial performance, but it also improved productivity; companies with such programs had higher sales per employees (Rheem, 1995).

Nonetheless, performance management has been mistaken as performance evaluation. As a matter of fact, both performance management and performance evaluation are related but they are not exactly the same concept. Performance management is a systematic process for improving organizational performance by developing the performance of individuals and teams; it is a mean of getting better results from the organization, teams, and individuals by understanding and managing performance within an agreed framework of planned goals, standards, and competence requirement (Armstrong, 2006). While performance evaluation is a
process of assess and rate past performance of individuals or groups (Oct 2004). Performance evaluation is just a part of performance management.

Not only performance management is mistaken as performance evaluation, it is also misunderstood especially by human resource practitioner and managers. It can results in misperception of employees and affect performance management effectiveness. In a review of literature on this topic, London, Mone, and Scott (2004), propose that there are several problems regarding using performance management which are (1) the misuse of methods, poor program development, and lack of program evaluation, (2) the mismatch between performance management system and organizational context, (3) failure of choosing the right method for the right purpose i.e. using multisource rating for administration instead of development (4) wrong criteria to evaluate performance management and (5) careless implementation with little attention to interpersonal dynamics and psychometric testing.

All in all, performance management reflects a paradigm shift from thinking of performance evaluation as a discrete event to a continuous process (Latham and Mann, 2006). Specifically, performance management encompasses the entire range of enhancing performance. It includes an approach to creating a shared vision of the organizational goals and objectives, aiding employees to understand and know their part in contributing to them and implementing linkage between performance and reward (Fletcher, 1996).

Overall, performance management aims to (Armstrong, 2006):

• Empower, motivate and reward employees to do their best
• Focus employees’ tasks on the right things and doing them right; align everyone’s individual goals to the goals of the organization
• Proactively manage and resource performance against agreed accountabilities and objectives
• Align personal/individual objectives with team, department and corporate plan.
• Make individuals clear about what they need to achieve and expected standards, and how that contributes to overall success of the organization
• Provide regular, fair, accurate feedback and coaching to stretch and motivate employees to achieve their best
• Maximize the potential of individuals and teams to benefit themselves and organizations.

Performance management should not be viewed as a mechanistic system based on periodical formal evaluations and detailed documentation. It is ongoing communication between manager and employees. Effective performance management entails a process where employees are fully aware of their roles in the organization, the type of output expected, and how the output will be measured (Ramlall, 2003).

The analysis of performance effects for appropriate possible simultaneous impacts of variables on training intensity and performance, shows that;
• Employment growth is statistically significantly positively affected by training spend per firm and there is some evidence for a quadratic relationship, which suggests that there are diminishing returns to training spending. However, in terms of quantitative ‘economic’ significance we find a very mixed and weak impact of training spending on employment growth.
• The results for turnover are qualitatively very similar to those for employment growth with a statistically significant impact for spend per firm.
• There are diminishing returns to the impact of spending per firm on turnover growth, although this effect is statistically significant only for the smaller firms in the sample
• The level of training expenditure per employee appears to be largely irrelevant for turnover growth.
• Training expenditure per firm generally has a positive impact on the change in the profit margin and the impact is greater amongst the smaller firms in the sample.
• When training is measured by the level of training expenditure per employee, the impact on profit margins is much less significant in both economic and statistical terms.
• There is no relationship between productivity growth and training intensity, either measured as expenditure per firm, or per employee.

2.3.8 Performance Planning/Goal setting
It involves cascading organizational goals to individual goals, agreeing objectives, competency requirements, and personal development plans. Performance management is a mechanism to join together individuals’ performance with an organizational performance through aligning organizational goals with individual goals. It is used to create a shared vision and goals of the organization, and to help each individual employee to understand and recognize their part in contributing to organizational performance (Fletcher, 1993). Once organizational goals have been set, they are cascaded down through the organization. Goal setting theory (Locke and Latham, 2002) states that a goal drives performance. It affects direction, effort and persistence of employees. Specifically, a goal directs an employee’s attention toward actions which bring goal accomplishment, leads an employee to adjust and persists their effort, and stimulates the development of task strategies to attain it.

However, to enhance effectiveness, goals should be specific and difficult (Seijts and Latham 2005). In the other words, a specific and challenging goal leads to higher performance than general goals such as “do your best”. In fact, it has much stronger effect on performance than any other factors, including participation. It may be presumed that participating in goal setting enhance its effectiveness; goal setting is likely to be more effective when people participate in setting goals than when goals are assigned to them. However, Locke and Latham (2002) state that when goal difficult is held constant, the performance of those who participate in setting goals does not differ significantly from those who were assigned goals.
Moreover, both a participatively set goal and an assigned goal result in higher performance than a general goal asking employees to do their best (Latham, Steele, and Saari, 1982). Clearly, goal setting has motivational effect on employees. But this does not mean that it affects employees’ attitude toward performance management system since having goals does not directly affect employees’ gain and loss. In fact, in their exploratory research, Taylor and Pierce (Taylor and Pierce, 1999) found that it did not matter employees had goals or not; all employees who received a lower-than-expected performance evaluation blamed either their supervisor, the organization, or performance management system.

Acting: Coaching

Coaching will help employees to maximize their full contribution and potential. It is a process through which supervisors may communicate clear expectations to employees, provide feedback and give suggestions to employees. It also prepare employees to be ready for challenging works (Heslin, VandeWalle and Latham, 2006). It is an important mechanism that helps supervisors enhance employees’ performance. For example, Liu and Batt (2010) found that amount of coaching that an employee received each month predicted objective performance improvement over time. In a study of effects of managers’ coaching intensity on the performance of those they supervise, at multiple levels of an organizational hierarchy, it is found that managers’ coaching intensity influences the performance of their subordinates after controlling for job satisfaction (Agarwal, Angst, and Magni, 2009). To increase its effectiveness, coaching should be done on an ongoing basis; this may include regular coaching meeting in formal performance review session where supervisors review recent performance, evaluate it, and provide guidance, suggestions, and recommendations for improvement; additionally, it may include less formal discussions between supervisors and employees concerning performance (Lindbom, 2007). In fact, truly effective managers and managerial leaders are those who embed effective coaching into the heart of their managerial practice (Hamlin, Ellinger, and Beattie, 2006). However, coaching is not only performed by managers. It can be performed by peers (Armstrong, 2006). Peers can support one another’s learning and development by providing emotional and technical support. Parker, Hall, and Kram
(2008) propose that peer coaching will be very effective if it happens through a 3-step process of (1) building the development relationships, (2) creating success in development, and (3) internalizing the learning tactic by applying the peer coaching process in future relationships.

2.3.9 Relationship between Training and Employee Performance

The information thus far reveals a seeming consensus in the belief that there is a positive relationship between training and employee performance. Thus training impacts positively on employee’s performance by generating benefits to both the employees and the organization they work for through the development of skills, knowledge, abilities, competencies and behavior.

Training plays a significant role in the development of organizations, enhancing performance as well as increasing productivity, and ultimately putting companies in the best position to face competition and stay at the top. This means that, there is a significant relationship between organizations that train their employees and organizations that do not. According to Neo et al in his book Human Resource Management: Gaining Competitive Advantage in 2000, “he stated that only 16% of United States employees have ever received any form of training from their employers”. From the researcher’s point of view, there is a possibility that in about five or more years to come the rapid development in technology can cause high unemployment rate because these forms of technology will replace the unskilled labor in the United States. There is therefore the need for United States to put strategies and policies in place to ensure that its human resource is trained in order to meet the standards of the growing technology. In realization of this, General Electric, Texas Instruments and Federal Express have already made the initiative and now invest between 3% and 5% of their payroll in training.

Every organization that is committed to generating profits for its owners (shareholders) and providing quality service for its customers and beneficiaries invest in the training of its employees. (Evans and Lindsay 1999). According to Robert Simpson Managing director of Legna Construction Limited, a construction company located in the central region of Ghana which contributes substantially to the
development of the country through its roads construction and employment of the country’s human resource, training of the company’s human resource contributed to the company gaining substantial increase in revenue from 2005 – 2009. (40% increase from 2001 – 2004). He attributed this to the skills and knowledge the employees gained through the training that helped them be more efficient thus reduced cost on the job thereby gaining more revenue. Evans and Lindsay (1999) also stated that, Motorola & Texas Instruments provide at least 40 hours of training to every employee quarterly and this has significantly impacted on the employee performance.

Companies committed to investment in their human resource generate long term and sustainable profitability for the company. In a study in America on the impact of human capital investments such as employer-provided training and development, Black and Lynch (1996) citing Bartel (1989) stated that “returns on training and development investments increase productivity by 16%”. This further reinforces the role of training on employees. Based on the attributes that are developed the employees implement them on their tasks and thus the company is able to improve thus generate the profits for the firm. Also because the attributes are imparted and developed through the systematic and planned training program, it becomes a part of the employees thus they are able to implement them on every task thus the increased profit leading to sustainable profitability.

The review has revealed the importance and purpose of training in organizations, and how it contributes to employee performance. The essence of training needs, how and why training needs should be assessed has also been explained. The bases for which employees should be chosen or selected for training, the types of training have been duly identified namely job training, orientation training and career development training.
2.4.1 Determining Training Needs
Training needs analysis answers the questions, who if there is, needs training? And what training should be given? There is therefore the need for any organization to first identify the training needs of the organization. The need for training should be identified in accordance with a well organized procedure looking at the training needs from the organizational and employee perspective.

Based on the organizational analysis, the organization can assess the level of growth over a defined period of time and then determine the shortfalls and problems in order to help determine the required training programs. Also in identifying the training needs from the employees’ perspective, the organization can measure the performances of individual employees. This can be measured by analyzing the efficiency of the individual employees against the required standards set by the organization through frequent performance appraisals.

The difference in the organization and employees actual results expected as well as feedback from customers and shareholders of the organization all can help identify training needs. However this will depend on the circumstances the organization may find itself.

Training need arises where there is the need to improve or adapt/adjust to changes and solve problems in order to improve on both employee and organizational performance. The purpose of a training needs identification program therefore is to identify the gap that exist between the required and the actual competencies expected of organizations and employees so as to determine the kinds of training that can help bridge the gap (Asare-Bediako, 2002).

2.4.2 Training Objectives and Plans
There is also the need for the organization and the employees to know the motive for which they undergo training. It can, therefore be concluded that training programs will not be more effective unless the purpose for which it was administered is known.
Therefore in planning training, it should go through these stages; develop a training plan, designing a training lesson, selecting the trainer and prepare the trainer. (Zaccarelli, 1997).

The training plan will serve as the guidelines for both the trainer and the trainee to follow in order to successfully implement the program. It covers the individuals involved in the training, the person that will administer the program, the required resources and the content to be followed. Once the plan for the program has been outlined then the training lesson is designed.

The training lesson is developed to help the participants focus on the segments developed and also set out the time frame for each segment. After this, a competent trainer is hired to undertake the training. The trainer should be able to communicate and transfer knowledge effectively. Finally, it is very important that the trainer will be able to communicate and transfer the skills and knowledge effectively so that the needed impart is realized. Thus the trainer should be well prepared to take on the task in order to achieve the desired results.

2.5 Empirical Literature Review

Employee productivity depends on the amount of time an individual is physically present at a job and also the degree to which he/ she is “mentally present” or efficiently functioning while present at a job and the functionality of an employee at work will depend on his/her skills (Kadian W. Wanyama and S. N. Mutsotso). In this study to verify the “Relationship between capacity building and employee productivity on performance of commercial banks in Kenya”, it’s evident that the major cause of the crisis of banks failure in Kenya in the past years was underperformance of the employees due to minimal training especially in department that faced fast technological changes.

Another literature of this report is based on the study of ‘Technology and service quality in the banking industry’ (Thomas Ogoro Ombati, Peterson Obara Magutu, Stephen Onserio Nyamwange and Richard Bitange Nyaoga). This study states that technology change is not only on machinery but also on human skills. That is for effective utilization of improved technology there should be a well trained man
power to run it (for banking industry to effectively embrace technology, should ensure well trained personnel). Training is one of the most important strategies for organizations to help employees gain proper. Knowledge and skills needed to meet the environmental challenges (Goldstein and Gilliam, 1990; Rosow and Zager 1988). This derived from the study done in Nigeria i.e. “Productivity as a Driving Force for Investment in Training and Management Development in the Banking Industry” (Isiaka Sulu Babaita 2010). This study further stated that, no matter the way one looks at training and development, they help employees to learn how to use the resources in an approved fashion that allows the organization to reach its desired output. Training and development has grown concerned not only with helping individuals to adequately fill their positions, but also with helping whole organizations and sub departments grow and develop. Training and development, though primarily concerned with people, is also concerned with technology, the precise way an organization does business.

Frimpong and Fan (2009), defines performance management as the process through which managers ensure those employees’ activities and outputs are congruent with the organization’s goal. Therefore it is the organizations” priority to ensure that motivational tools which encourages initiative and stimulates efforts from the employees are put in place for a better performance and deliverance of quality service. Motivation refers to the forces either within or external to a person that arouse enthusiasm and persistence to pursue a certain course of action. Employee motivation affects productivity, and part of a manager’s job is to channel motivation towards the accomplishment of both personal and organizational goals. They conclude that Motivation and motivational factors have a positive effect on team performance within the banks.

According to Encyclopedia of Business (2011), improvement in individual, group, or organizational performance cannot occur unless there is some way of getting performance feedback. Feedback is having the outcomes of work communicated to
the employee, work group, or company. For an individual employee, performance measures create a link between their own behaviour and the organization's goals. For the organization or its work unit's performance measurement is the link between decisions and organizational goals. Measurement is therefore the first step in improvement. But while measuring is the process of quantification, its effect is to stimulate positive action. Performance measures can be grouped into two basic types: those that relate to results (outputs or outcomes such as competitiveness or financial performance) and those that focus on the determinants of the results (inputs such as quality, flexibility, resource utilization, and innovation). This suggests that performance measurement frameworks can be built around the concepts of results and determinants. Measures of performance of a business usually embrace five fundamental, but interlinking areas: Money, usually measured as profit; Output/input relationships or productivity; Customer emphasis such as quality; Innovation and adaptation to change; and Human resources. Within the operations area, standard individual performance measures could be productivity measures, quality measures, inventory measures, lead-time measures, preventive maintenance, performance to schedule, and utilization.
2.6 Conceptual Framework

Figure 2.1: Conceptual Framework

As mentioned on the assumptions of this study, every employee hired by any commercial bank must have some sort of training. However in the course of operations of the bank, there arise some factors that will require improvement in the training of the employees. These factors which form the inventing variables of the study include:

a) Team work
b) Delight to customers
c) Loyalty to customers
d) Inner satisfaction
When these factors arise employees are subjected to greater obligations which require more skills. Unless trained further, employees will find it difficult to undertake this added obligation thus causing underperformance. This will cause negative effects to the bank such as:

a) Team work  
b) Delight to customers  
c) Loyalty to the customers  
d) Inner satisfaction

This will in turn lead to underperformance of the bank hence failure and collapsing of the bank.

On the other hand if those factors arise and they are embraced by the management of the bank through subjecting their employees to further training, it would result positively to the bank i.e.:

a) Team work  
b) Delight to customers  
c) Loyalty to customers  
d) Inner satisfaction

These will then lead to improved profitability hence development of the bank.

2.6.1 Operational Definitions of Term

Employee training---- the amount of skill an employee has in relation with his/her specialized job

Technological improvement---advancement in equipment and ways of operations due to introduction of new innovations

Employee productivity----the measure at which an employee accounts for the productivity and development of the an organization
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents how this study was conducted in terms of location, research methods, and sample size sampling procedure and data analysis.

3.2 Research Design

This study was guided by descriptive survey design to establish the relationship between variables especially the relationship between the development and the average level of employee training on organizational performance. The researcher applies case study design; the prime purpose of the study was to acquire knowledge on the role of employee training on the performance of the commercial banks.

Descriptive survey design is more preferable for this study because it help to capture and explain the details of the relationships of various variables of the study.

3.3 Area of Study

The study was carried out in the National Bank of Commerce. Branches available in Dar es Salaam were used in the study forming a census study.

One of the key objectives of this study is to ensure better banking services to the economy thus ensuring better economy. And National Bank of Commerce being the major bank in Tanzania was selected as the best location for the study.

3.4 Population

The total estimated population of the study was 60 people at Brach level, that at least three officers from each branch in Dar es Salaam provided there are 17 branches in Dar es Salaam and 9 officers from Head quarters.

This study also was targeting the key informants like the Human Resource managers, bank managers and supervisors from head office who have skills and understanding
on the operations of the commercial banks. This target group understands very well the productivity of each employee in the organization and their various levels of training hence they are able to give the relation between various employees’ performance and their level of training.

3.5 Sampling Procedure and Sample Size

3.5.1 Sampling Procedures

The sampling procedure that was applied to this study was “judgmental sampling.” That is an ‘expert’ judgment was employed to select on who included in the sample frame. Only senior employees and those that hold the positions of bank supervisors in the 17 branches in Dar es Salaam was selected. This sampling procedure suits this study because the selected sample was having a better understanding of the various operations of the bank as well as various employees’ performance and their level of training. This study sample also helped to avoid biased information as some employees at lower ranking may tend to provide false about their performance in their jobs and their levels of training. Some individuals may not be willing to disclose their levels of training hence provide false information, the employees were categorized in different ways such as customer care officers, operations officers and line managers.

3.5.2 Sampling Size

A non systematic sampling technique has been used for this study in order to determine the convenience and accurate approach with reasonable sample size for the purposes of capturing useful information. The estimated sample size with the study was 60 NBC Ltd employees. It has been estimated that at least 3 respondents from each branch in Dar es Salaam since there are 17 branches and 9 respondents from Headquarter. The employees included the people who provided service to customers and who has direct contact with customers of various services offered by NBC Ltd for examples
tellers and supervisors at the counters, the service providing staff at the service counters and the other service points at the bank, the officers at the head office.

3.6 Types and Sources of Data

3.6.1 Primary Data

Primary data are those which are collected afresh and for the first time, thus happen to be original in character (Kothari, 2004). Academic research is based on primary sources: original 'material' from the field one is studying, including books, articles and letters written by the people or in the field one is studying, interviews with persons involved in the field, speeches and lectures which they delivered, diaries they kept, etc. Scholars consult primary sources in search of new material and/or insights that have not previously been reported by other scholars, or have been reported differently or perhaps even 'mis-reported' by other scholars. This study used questionnaires as the primary instrument of data collection. The questionnaire contained demographic information of the respondents in terms of age, job status, gender and work experience; key variables of the study like employee level of training and organizational performance.

Questionnaires was the more preferable data collection instrument for this study because the respondent are almost always busy during working hours thus making difficult to fixed time for interview. Also senior of organizations would not like to be observed while they are working thus making the observation method not suitable for this study.

People also tend to give a lot of unbiased information while answering the questionnaire in private than when being interviewed. But even observation method were used to determine the time taken to serve the customer on their work routine as well as the reactions of employees towards the customers when serving the customers.

3.6.2 Secondary Data

Secondary data are those which have already been collected by someone else and which have already been passed through the statistical process (Kothari, 2004).Secondary sources are thus works written on the topic in question by other
researchers, whose work has been based on Primary sources after consultation with the Secondary sources on the topic which had existed at the time. The "Review of the Literature" component of full research papers is precisely this wide-ranging review of what all known secondary sources currently say about a given topic, as the foundation for the "new" information I provided in my research also Data collections for secondary data was documentary sourced that were Organizational files, manual, NBC LTD news and progressive reports.

3.7 Data Collection Techniques

3.7.1 Primary Data

i. Questionnaires:
This was used so as to generate information and data distributed to NBC LTD heads of department, employees/staff and to the NBC LTD customers which tried to measure the experience level of NBC staff and the relationship between experience and training obtained in correlation with their performance.

ii. Interview
Is real interaction between researcher and respondents to know the respondent his background, values and performances? So the different Staffs from different bank operations were interviewed. Both officers and ile managers were interviewed on the effects of employees training performance and related factors and perceptions on the training provided by NBC LTD, only line managers were able to answer the effects of training on performance of NBC LTD.

iii. Observations
As a data collection tool entails listening and watching other people’s behavior in a way that allows some types of learning and analytical interpretation.

I observed the method used to handle customer/ members and the way they are treated. To cover the issue beyond the questionnaire and interview checklist

40
3.7.2 Secondary Data
Data collections for secondary data were documentary sources that were Organizational files, manual, NBC LTD news and progressive reports.

3.8 Data analysis Techniques
Qualitative research tends to be more explorative and unstructured, with emphasis on understanding. In qualitative research data collection and analysis are often conducted simultaneously in an interactive way where collected data are analyzed, initiating new questions and initiating further data collection.

Qualitative research adopted because is open ended in depth and seeks unstructured responses that reflect the person’s thoughts and feelings on the subject.

Quantity data are usually associated with numbers, as they can be seen as an efficient way to present information and meanings.

An alternative way of presenting the data is by using graphs.

Three graphs most common used are pie chart, bar graph and histogram. Pie chart shows differences in frequencies or percentage among categories where histogram is used to display measure at interval or ratio levels.

There is no research partly qualitative or purely quantitative. A qualitative research leads to a quantitative research. Both qualitative and quantitative methods applied to analyze and interpret the collection of data by using computer package (SPSS)

3.8.1 Data processing
After collection, the data were processed so that they are amenable for analysis. The data edited careful scrutiny of the completed questionnaire to detect error and omission and do some correction. If there is and after editing data then was coded and classified according to attributes and some was classified according to class interval. The data was summarized in the form of statistical tables for further analysis. SPSS were used to analyze the data
CHAPTER FOUR
DATA PRESENTATION, ANALYSIS AND DISCUSSION OF THE
FINDINGS

4.1 Introduction
The previous chapters of the study addressed the contextual, theatrical and descriptive aspects of the study. The focus of this present chapter is to analyse the field data and examine the findings in the light of the objectives of the study. The quantitative data collected under the survey was coded for the analysis. SPSS was used to analyse the quantitative data. The qualitative data was also thoroughly discussed in relation to the objectives of the study.

4.2 Profile of Respondents

Perry (2000) contends that, personal attributes like gender, education, family life status and age had significant effect on role of employee training at the workplace. The socio-demographic description of respondents, presented for analysis included
a. Gender of respondent,
b. Age of respondent,
c. Department and various branches and number of year's respondents have been working, and designation of respondent over the years.

4.2.1: Gender of Respondents
The sample size of this study was respondents for the study and is interestingly made up of 45.5% male and 50.9% female. In commercial area more feminists are needed than men to provide good and fast routine services to the customers. This idea would draw new more customers to the bank. This is true and supported by the assertion founded by Naff and Crum (1999), studied employees from the public sector and found that the level of motivation for women was higher than for men in the public sector thus suggesting the role of gender in performance. Whatever the training women appreciate it more than men. Women are easily motivated and therefore give
up their best with any little training given to them. The study tried to give equal gender balance to both males and females.

**Table 4.1 Gender of Respondents**

<table>
<thead>
<tr>
<th>Gender of Respondents</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Male</td>
<td>25</td>
<td>45.5</td>
<td>47.2</td>
<td>47.2</td>
</tr>
<tr>
<td>Female</td>
<td>28</td>
<td>50.9</td>
<td>52.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>2</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 4.1 Gender of Respondents**

Source: Field Data 2014
4.2.2 Age (years)

Analysis of the study shows that there is different group of age in the study area, where out of total respondents 12 respondents which is 21.8% show that their within 20 to 30 years old, 20 respondents which is 36.4% shows that their within 31 to 40 years old, where 11 respondents which is 20% show that their within 41 to 50 years old and 10 respondents which is 18.2% show that their 50 and above years. The analysis of the results reveals that most of respondents interviewed are in age of majority that is 30 and 40 years, is the age which most of those who are within that are active working competent in the organization/ community. The table 4.1 and figure 4.2 shows as per distribution

4.2: Age of Respondents

Table 4.2 Age of Respondents.

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30</td>
<td>12</td>
<td>21.8</td>
<td>22.6</td>
<td>22.6</td>
</tr>
<tr>
<td>31-40</td>
<td>20</td>
<td>36.4</td>
<td>37.7</td>
<td>60.4</td>
</tr>
<tr>
<td>41-50</td>
<td>11</td>
<td>20.0</td>
<td>20.8</td>
<td>81.1</td>
</tr>
<tr>
<td>51-above</td>
<td>10</td>
<td>18.2</td>
<td>18.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>2</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.2.3 The Designation of Employees of NBC Limited

Ideally, a holistic view of the designation of employees of NBC limited revealed three different titles and they are clericals, supervisors and managers. The respondents of the study consist of 25.5% high level, 30.9% Mid level and the remaining majority of 40% low level.

Table 4.3: The Designation of Employees at NBC Limited

<table>
<thead>
<tr>
<th>The Designation of employees of NBC Limited</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Low level</td>
<td>22</td>
<td>40.0</td>
<td>41.5</td>
<td>41.5</td>
</tr>
<tr>
<td>Mid level</td>
<td>17</td>
<td>30.9</td>
<td>32.1</td>
<td>73.6</td>
</tr>
<tr>
<td>High level</td>
<td>14</td>
<td>25.5</td>
<td>26.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>2</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.2.4: Years Respondents have been working with NBC Limited

Majority of the respondents that is, (56.4%) have worked with the bank for 10 years and above. The remaining few (9.1%) have worked between the year range of 0-4 years. This means in any case that majority of the employees are entitled to and have received training. Those clerical employees must have trained since they worked for more than ten years and above. The numbers of years an employee remain in the employment of the bank enhance his/her chances of getting motivated in way one or the other. The goodwill nature of the bank ensuring that employee stay in the job for long years before motivated with a package must be a thing of the past. The educational qualification of the employees and their responsibilities should be considered in the course of promoting employees in taking up higher responsibility an also granting them training.

The new staffs who have worked for 4-10 years the bank should help them settle on their bank needs so as to give them peaceful mind to stay on the job with satisfaction.

Source: Field Data 2014
Most of the employees who qualify for this long term packages are given it and they intend normally give up their best in the discharge of their schedule tasks in the bank. Long serving employees exhibit a higher degree of training. This can demotivate the employees who did not work in the bank for more than 5 years and can therefore affect their performance. Whereas NBC limited policy is for employees to stay on the job for more than five (5) years which is demotivating for a young fresh graduate employed. Some staff has stayed on their grade for more than seven to ten years which did not promote succession plan for the bank and some do not have access to training programmes organized by the bank.

Table 4.4: Years Respondents have been working with NBC Limited

<table>
<thead>
<tr>
<th>Years Respondents have been working with NBC Limited.</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-4yrs</td>
<td>5</td>
<td>9.1</td>
<td>9.4</td>
<td>9.4</td>
</tr>
<tr>
<td>4-10yrs</td>
<td>17</td>
<td>30.9</td>
<td>32.1</td>
<td>41.5</td>
</tr>
<tr>
<td>10 and above</td>
<td>31</td>
<td>56.4</td>
<td>58.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>System</td>
<td>2</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 4.5 Effects of Training on Employee Performance Related Factors

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid team work</td>
<td>9</td>
<td>16.4</td>
<td>17.0</td>
<td>17.0</td>
</tr>
<tr>
<td>Delight to customers</td>
<td>11</td>
<td>20.0</td>
<td>20.8</td>
<td>37.7</td>
</tr>
<tr>
<td>Loyalty to the bank</td>
<td>19</td>
<td>34.5</td>
<td>35.8</td>
<td>73.6</td>
</tr>
<tr>
<td>Inner Satisfaction</td>
<td>14</td>
<td>25.5</td>
<td>26.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>2</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 4.4: Effects of Training on Employees Performance

Source: Field Data 2014
4.3 Effects of Training on Employee Performance Related Factors

From figure 4.4, it is certain that the training, irrespective of the type or kind has a positive influence on the employees in one way or the other. Effective training influences loyalty, job satisfaction and the many associated working novelties. The study revealed that an even despairing of training influence in employee performance. It ranges from (34.5%) for employees loyalty to the bank and (16.4%) being for the team work. Inner satisfaction is the second most influenced work characteristics represented by (25.5%) of respondents. Staying on the job, delight to customers and respect among colleagues each attracted (20%) of respondents. The theory of Abraham Maslow is agreed with the inner satisfaction of the employees because at each point of respondent’s years with the bank a need is met per the policy of the bank. The loyalty (34.5%) of the employees is most appreciated since most of the employees have worked in the bank for more than sixteen years and above. This indicates that there is a good relation between training and employees performance for the bank.

Source: Field Data 2014
This supports Daschler and Ninemeier (1989), findings that employees are working to satisfy their basic needs, for survival, be economically secured, get self fulfilling among others. Their discussion reviews some of employee-related concerns that can be found in the venue of strategies to employees’ motivation.

- An employee wants to satisfy its basic needs, linked to survival and security concerns and a desire to belong, to generate positive feelings from within and from others, and to be self-fulfilled.
- Most employees want (a) fair and consistent company policies in matters affecting them; (b) management they can respect and trust; (c) adequate working relationships with Managers and co-workers; (d) acceptable salaries and working environment; (e) Appropriate job security assurance; (f) favourable job status. The respect amongst colleagues always promotes the employee co-existing in the office and this promotes cordial relationship with customers. In the long run, customers continue to do business with the bank and the employees performing the bank mandates achieve the bank targets.

**4.4 Effect of Training on NBC Limited Performance**

They also believe that the training have also impacted positively on NBC limited in the area of efficiency (43.4%), deposit mobilization (39.6%) and many others through them as a result of the influence on them (Table 4.2). As this training trigger the branch to achieve its goals in the long run the bank as a group perform well and lead to the attainment of the corporate performance target. The performance indicator is good but there is still room for improvement. This can be done by introducing more new products, train and retrain employees to be up to the task. The shareholders value has increased and the capital gain of the share is high compare to the banks in the industry.
Table 4.6 Effects of Training on NBC Limited Performance

<table>
<thead>
<tr>
<th>Effects</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profitability</td>
<td>9</td>
<td>17%</td>
</tr>
<tr>
<td>Deposit Mobilization</td>
<td>21</td>
<td>39.6%</td>
</tr>
<tr>
<td>Efficiency</td>
<td>23</td>
<td>43.4%</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data 2014

Figure 4.6: Effects of Training on NBC Limited Performance

Source: Field Data 2014
4.5 Perception from Employees about Training

The researcher asked the employees to respond if NBC management collects any information or perception from employee concerning training they offer. Out of total respondents who responded to the question, 24 respondents that are 43.6% perceived “product knowledge training”, where other group of 17 respondents which are 30.9% perceived “customer care training” and 12 respondents with 21.8% perceived “values training”

Table 4.7 Perception from Employees about Training.

<table>
<thead>
<tr>
<th>Perception from Employees Training</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Product knowledge</td>
<td>24</td>
<td>43.6</td>
<td>45.3</td>
</tr>
<tr>
<td></td>
<td>Customer care training</td>
<td>17</td>
<td>30.9</td>
<td>32.1</td>
</tr>
<tr>
<td></td>
<td>Values training</td>
<td>12</td>
<td>21.8</td>
<td>22.6</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>53</td>
<td>96.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Missing</td>
<td>System</td>
<td>2</td>
<td>3.6</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>55</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014
Figure 4.6 Employees' Perceptions

Perception from Employees Training

Source: Field Data 2014
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
The chapter covers the summary of major findings, conclusion based on the findings and the recommendations.

5.2 Summary of Major Findings

Effects of training on employee performance related factors
The joy of every employee would produce a conducive and friendly business environment for customers to be served. The inner satisfaction produces some high moral for the core employees to give out their best in terms of service delivery. The service delivery time would be fast for the branch to make more profit since the turnover rate for servicing customers is high.

We assume that training had influenced some employees to come to work early, stay longer to work, serve customers cheerfully with great joy. This reduced absenteeism and ensures that the daily activities of the bank are discharged with ease. The rate of coming to office would give room for managers to strategically plan ahead instead of saddle themselves with tactical or operational issues.

From the findings, the respondents have shown a high level of loyalty to bank, and which is good for the bank. The longer an employee remains in the employment of the bank, the more likely is it that most customers will be used to such a person and may find it easy to divulge their service wishes or expectations from the bank. Such bits of information may be very useful for restructuring the service delivery strategies of the bank. The accumulated experience of such a loyal staff could also influence an increase in the deposits of the bank as well as reduce loan repayment.
default. Both of these can positively contribute to an increase in the profitability of
the bank.

The majority of the respondents, indicate that they office environment poses a good
image about the bank to its customers. Ultra-modern buildings attract new customers
to do business with the bank. The good furniture and good atmosphere to do business
would also attract more business and increase the bank performance. The health and
occupational hazard of workers is addressed by making the office attractive for
business. Only a few respondents indicate otherwise.

The ideas of employees are taken note of in the decision making of the branch.
Therefore the branch is able to stress on their challenges in terms of training issues to
managers. The manager is able to ensure that the branch operates smoothly. 100% of
the employees indicate that without training in place for them, the desired result to be
achieved at the branch level would be difficult.

**Effects of training on corporate performance**

The bank deposit level has grown over the year. The achievement of this results in a
concerted effort from management, managers and clericals. The deposit of the bank
means more customers can be sure that their savings and investment with the bank is
secure.

Profitability of the bank is good and it is an indication that the bank is performing
well and can embark on new products and give employees training programmes. But
more need to be done by the bank when profit is compared with the other competitor
banks.

Loans/Advances the bank gives loans to corporate institution, small business and
individuals this is major revenue aspect of the bank aside the other miscellaneous
business of the bank.

The training has also impacted positively on NBC limited in its area of operations in
terms of efficiency .This means that managers can manage its operating expenses
within its range and therefore increase profits. The branch achieved its goals in the long run, the bank as a group performed well and also the corporate performance is attained.

5.3 Conclusion

The effects of training on employees’ performance related factors

It is agreed that the joy of employees in serving customers is very vital in the banking industry. The office premises must be conducive for both the customers and the employees to enhance smooth business and build a good image in the eyes of the public. Management must ensure that most employees’ needs must be identified and satisfied to enhance performance. Besides that, every needed resource must be provided to the manager and ideas from employees objectively evaluated and if relevant, used to assist operations and push the branch to achieve its performance target and overall the bank goals.

The effect of training on corporate performance

The researcher concluded that when employees are trained they are able to turn the fortunes of the bank in terms of increased deposit, loan/advances and profitability. Also, the shareholder value is increased in terms of the capital gains and dividends resulting from increased profitability. It promotes efficient utilization of assets for the generation of higher returns. A highly motivated employees quickness can effectively reduce operational cost without compromising service quality and profitability.

5.4 Recommendations

The following recommendations have been made based on the summary:
Effect of training on employee performance

Board of Directors and management should approve of new trainings which influence performance at the bank. The new employee on clerical schedule can be given motivational trainings and to motivate him/her to stay longer. The supervisors and managers can be empowered with new skills and knowledge about the change in business environment so that they can meet corporate objectives. Management can do well by increasing the value of the training which is already in existence to enhance performance.

Furthermore, the innovations of employees must be accepted and articulated in order to enhance motivation and for that matter performance. Besides this, the few Branches which are not in conducive environment must be put into best modern standard and managers must ensure that employees take delight in serving customers all the time with improved strategies.

Receiving on the job training is closely related to improved performance of the trained employees but it is important to know that employee’s performance is affected by many other factors such as mental or psychological condition, organizational culture of the particular place of work, interaction among employees and so forth. It is recommended that these organizations hire counselors or psychologists to assist workers who have other difficulties in life to remain focused in their jobs despite the challenges they are facing out of the office. Having psychologists at the place of work would also be a catalyst for improved performance because workers who have social problems be it at the place of work or out of it have a chance to talk about them and receive appropriate

Effects of training on corporate performance

The researcher recommends that management must ensure that all branches are resourced and continue to take strategic human resource decisions that would solidify the employees” potentials and finally increase the deposit and profit of the bank. The
equity theory must continue to exist in the bank and management must execute it to the latter since employees are also on the move to achieve targets and follow instructions from managers. It must not be the top management only who should enjoy benefits but the employees and shareholders must be satisfied. The target set for branches must be realistic to ensure that they are achievable and employees must be trained and re-trained to sell the banks product to customers to achieve the overall corporate performance.

Further Research

It is recommended that further study can be extended to the bank industry to assess the effects of training on employee performance. The sample size can be enlarged in those regions and different statistical tool can use in the research. This finding could bring relative different training that could be implemented in this bank by management. That apart, most private commercial bank can also investigate levels of training that can enhance their employees” performance. Their finding would help the banks to determine which packages their employees” desire most for the bank to grow in this dynamics banking environment.
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http://www.innovations.harvard.edu ASPA (American Society for Public Administration)& Rutgers-Newark. Download the table of contents:

Download the bibliography:

Appendix
Appendix I: Work Plan

The programme of the research proposal preparation covered three months which divided into the number of activities as follow:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Duration from February to July 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weeks</td>
<td>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24</td>
</tr>
<tr>
<td>Submit concept paper</td>
<td>✅</td>
</tr>
<tr>
<td>write proposal</td>
<td>✅</td>
</tr>
<tr>
<td>Submit the proposal first draft</td>
<td>✅</td>
</tr>
<tr>
<td>Discussion of proposal with supervisor</td>
<td>✅</td>
</tr>
<tr>
<td>Do correction</td>
<td>✅</td>
</tr>
<tr>
<td>Re submit the proposal</td>
<td>✅</td>
</tr>
<tr>
<td>Questionnaires design</td>
<td>✅</td>
</tr>
<tr>
<td>Validating questionnaires</td>
<td>✅</td>
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<tr>
<td>Data collection</td>
<td>✅</td>
</tr>
<tr>
<td>Editing, coding and tabulation</td>
<td>✅</td>
</tr>
<tr>
<td>Data analysis</td>
<td>✅</td>
</tr>
<tr>
<td>Task</td>
<td>Status</td>
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<tr>
<td>-------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Report writing</td>
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</tr>
<tr>
<td>Submitting of first report</td>
<td></td>
</tr>
<tr>
<td>Discussion of the report</td>
<td></td>
</tr>
<tr>
<td>Do correction</td>
<td></td>
</tr>
<tr>
<td>Submit the final report</td>
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## Appendix II: Schedule of Activities

<table>
<thead>
<tr>
<th>TASK</th>
<th>START DATE</th>
<th>DURATION [DAYS]</th>
<th>END DATE</th>
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<td>Submit concert paper</td>
<td>01/2/2014</td>
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<td>01/02/2014</td>
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<td>Write proposal</td>
<td>02/2/2014</td>
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<td>10/02/2014</td>
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<td>Submit the proposal-first draft</td>
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<td>Discussion of proposal with supervisor</td>
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<td>22/4/2014</td>
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<td>Do correction</td>
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<td>Re submit the proposal</td>
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<td>11/5/2014</td>
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<tr>
<td>Questionnaire design</td>
<td>11/5/2014</td>
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<td>16/5/2014</td>
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<td>Validating questionnaire</td>
<td>16/5/2014</td>
<td>11 days</td>
<td>27/5/2014</td>
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<tr>
<td>Data collection</td>
<td>17/6/2014</td>
<td>13 days</td>
<td>30/6/2014</td>
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<tr>
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<td>30/7/2014</td>
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<td>27/8/2014</td>
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<td>Discussion of the report</td>
<td>27/8/2014</td>
<td>1 day</td>
<td>27/8/2014</td>
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<tr>
<td>Do correction</td>
<td>27/8/2014</td>
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<td>30/8/2014</td>
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<td>31/8/2014</td>
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## Appendix III: Research Budget

<table>
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<tr>
<th>ITEM No.</th>
<th>ACTIVITIES</th>
<th>UNITS</th>
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<td></td>
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<td>Allowance</td>
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<td>Transport</td>
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<td>Reporting writing</td>
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<tr>
<td></td>
<td>Stationary typing</td>
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<td>Consultation; transport</td>
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<td>Kimara - Mzumbe – Kimara</td>
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<td>TOTAL</td>
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Appendix IV: Questionnaire

MZUMBE UNIVERSITY

QUESTIONAIRRE

Dear respondent, this questionnaire has been designed for the purpose of collecting data for a research study titled: “Impacts of employee training on the performance of the commercial banks in Tanzania: the case of NBC bank ltd. This survey is administered by a student of the Mzumbe University pursuing a Masters degree in Business Administration.

The answer given will be strictly confidential and will be used for academic purpose at Mzumbe University Dar es Salaam Business School.

INSTRUCTION: Please tick (✓) the correct answers from the options provided below.

1. What is your gender?
   i. Male [ ]
   ii. Female [ ]

2. What is your age?
   i. 20 - 30 [ ]
   ii. 31 – 40 [ ]
   iii. 41 – 50 [ ]
   iv. 51 - above [ ]

3. What is your designation at NBC Bank?
   i. Low level Manager [ ]
ii. Mid level Manager [ ]

iii. High level Manager [ ]

4. How long have you been with NBC?
   i. 0 – 4 yrs [ ]
   ii. 4 – 10 yrs [ ]
   iii. 10 and above [ ]

5. What learnt after attending the training?
   i. Team work ( )
   ii. Delight to customers ( )
   iii. Loyalty to the bank ( )
   iv. Inner satisfaction ( )

6. Do the knowledge obtained during training have any impact on your skill?
   i. I agree ( )
   ii. I disagree ( )
   iii. I neither agree nor disagree ( )

7. What are the effects of training on NBC ltd Performance?
   i. Profitability ( )
   ii. Deposit Mobilization ( )
iii. Efficiency (   )

8. Does NBC Ltd collect any suggestion from employee about the training they offer?
   i. Yes (   )
   ii. No (   )

9. How often do you undergo training?
   i. Quarterly [   ]
   ii. Half a year [   ]
   iii. Once a year [   ]
   iv. No specific schedule [   ]

10. I believe that my set targets and objective are attained and identified by the firm through Training program?
    i. Agree (   )
    ii. Disagree (   )
    iii. Indifferent (   )

11. Did training help me in improving my overall required skills for work?
    i. Yes (   )
    ii. No (   )
12. Does our organization conduct extensive training programs for its employees in all aspects of quality?

   i. Yes ( )
   ii. No ( )

13. What is your educational Qualification?

   i. Primary [ ]
   ii. Secondary [ ]
   iii. Graduate [ ]
   iv. Other [ ]

14. How were you selected for training?

   i. On joining the company [ ]
   ii. Supervisors recommendation [ ]
   iii. Compulsary for all employees [ ]
   iv. Upon employee request [ ]
   v. Performance appraisal [ ]
   vi. Don’t know [ ]

15. How will you rate the quality of the training programmes for which you have participated?

   i. Very poor ( )
   ii. Poor ( )
   iii. Average ( )
   iv. Good ( )
   v. Very good ( )
   vi. Excellent ( )