

**CAREER DEVELOPMENT AND EMPLOYEES' MOTIVATION IN THE BANKING
SECTOR OF KENYA: ACASE STUDY OF KENYA COMMERCIAL BANK
LODWAR BRANCH IN TURKANA DISTRICT**

BY

CHRISTINE TATOI AMUJAL

REG. NO: BHR/33248/111/DF

**A RESEARCH REPORT SUBMITTED TO THE COLLEGE OF EDUCATION OPEN
AND LONG DISTANCE LEARNING IN PARTIAL FULFILMENT FOR THE
AWARD OF A BACHELORS DEGREE IN HUMAN RESOURCE OF
KAMPALA INTERNATIONAL UNIVERSITY**

SEPTEMBER; 2014

DECLARATION

I CHRISTINE TATOI AMUJAL declare that this research Report is my own and has never been submitted to any institution of learning for any academic award.


.....

16/9/2014

.....

Signature

DEDICATION

I dedicate this research Report to my lovely husband Charles Malcolm, my parents, and my family.

APPROVAL

I hereby certify that this research Report has been carried out under my supervision

Supervisor's Signature


.....

Date


.....

MR. MUHEREZA FRANKLIN

ACKNOWLEDGEMENT

Thanks to the almighty God for the wonderful things he has done for me during the process of pursuing this course, reaching this stage would not have been possible without the almighty God's mercy and indeed taking every opportunity that came on my way as a source of learning with my lecturers and friends; this has contributed to what I am today.

Special thanks to my supervisor Mr. Muhereza Franklin for tirelessly guiding me in the process of conducting this study. I am also grateful to anyone who financially and morally supported me during the course of my studies especially my lovely husband Mr. Charles Malcolm, my parents, my children; Shanon, Billy, Tracy, Levy, Tabitha, Calvin, baby Malia, my lovely sisters; Nancy, Cecilia and to all my brothers, May the almighty God bless you always?

I also express my sincere gratitude to the Management and staff of KCB bank Lodwar branch that has been very supportive and co-operative by availing me with favorable working environment that has enabled me to finish my studies. Special thanks also go to my former boss the Regional Manager KCB bank Mr. Tom Ndalo and my current boss Mr. Metric at large, may the almighty bless you always. Lastly, I acknowledge and appreciate all my classmates with whom I have struggled with to reach this level of Academia.

ACRONYMS

KCB: Kenya Commercial Bank

TABLE OF CONTENTS

DECLARATION.....	i
DEDICATION	ii
APPROVAL.....	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
ABSTRACT	x
CHAPTER ONE.....	1
1.0 Introduction.....	1
1.1 Statement of the Problem.....	3
1.2 Purpose of the study	4
1.3 Research objectives	4
1.3.1 General objective of the study.....	4
1.3.2 Specific objectives of the study	4
1.4 Research Questions.....	4
1.5 Scope of the study	5
1.5.1 Geographical scope	5
1.5.2 Content Scope	5
1.5.3 Time scope	5
1.6 Significance of the Study	5
1.7 Operational Definitions of Key terms	6

CHAPTER TWO	7
Review of Related Literature.....	7
2.0 Introduction.....	7
2.1 Career development:.....	7
CHAPTER THREE	11
MEHODOLOGY	11
3.0 Research Design	11
3.1 Sample selection	11
3.2 Sample size	11
3.3 Sampling design	11
3.4 Sampling procedures.....	11
3.5 Research instruments.....	11
3.6 Data gathering procedures	12
3.7 Data Analysis.....	12
3.8 Ethical considerations.....	12
3.9 Limitations of the Study.....	12
CHAPTER FOUR	14
Data Presentation, analysis and Interpretation.....	14
4.0 Introduction.....	14

CHAPTER FIVE	21
Summary of Findings, Conclusion and Recommendation	21
5.1. Introduction.....	21
5.2. Summary of the study findings	21
5.2.1 Demographic characteristics of the respondents.....	21
5.3 Conclusion.....	22
5.4 Recommendations of the study.....	22
5.5 Areas for further research.....	23
References	24
APPENDICES	26
APPENDIX 1 : TRANSMITTAL LETTER.....	26

LIST OF TABLES

Table 1. Rank in KCB bank	14
Table 2. Age of the respondents	14
Table 3. Sex of the respondents	15
Table 4. Marital status of the respondents.....	15
Table 5. Level of career development undertaken between July	16
Table 6. Have you ever been promoted after career development?.....	16
Table 7. What are your chances of being promoted as a result of your career development?..	17
Table 8. Does KCB recognize skills and accomplishments after career development?	17
Table 9. Do staff at all levels benefit from career development after training?	18
Table 10. What is the criterion for promotion in KCB bank?	18
Table 11. Employees seem to take pride in the way they do their jobs after training.....	19
Table 12. How do you rate the level of motivation at KCB after training?.....	19
Table 13. Promotions should lead to motivation. Is this true in the case of KCB bank?.....	20

ABSTRACT

The study focused on Career development and Employees' motivation in the banking sector of Kenya it considered primary data. It was guided by the following research objectives; the level of career development in the banking sector of Kenya, level of motivation among the trained personnel in the banking sector of Kenya and the effect of career development on motivation in the banking sector of Kenya. The study undertook descriptive correlation research design that largely suits qualitative and quantitative research design.

The findings of the study indicated that 94% of the respondents revealed that KCB recognize skills and accomplishments after career development and 06% believed that it does not recognize skills and accomplishments after career development. Further more, the findings have indicated that 28% of the respondents revealed that the level of motivation is very high, 44% revealed that the level of motivation at KCB is simply high and another 28% revealed that it is average. The findings went on to indicate that 88% of the respondents revealed that promotions should lead to motivation and this is a true case of KCB bank. However, 12% of the respondents revealed that it is not true that promotions at KCB bank lead to motivation.

The researcher concludes and recommends that the Government of the Republic of Kenya should embark on developing a huge infrastructure so as to enable KCB bank extend their operations in all areas of the country. The researcher also recommends that Government should support finance institutions like KCB bank by giving them tax holdies since they employ many people in the country so as to speed up its growth and expansion of its services through out the world. The Government of the Republic of Kenya must decisively address the increasing terror threats and also KCB bank must maximize all the social benefits through massive investments and prudent macroeconomic management so as to continue growing as well as retaining a highly competitive and efficient staff.

CHAPTER ONE

1.0 Introduction

According to *Armstrong (2001)* motivation is goal-oriented behavior. Most employees are motivated when their expectations regarding goal attainment can be clearly linked to specific anticipated actions on part of management. Basically, motivation concerns motives and needs; and Beard well, Holden and Clay don (2004) point out that motivation is increasingly seen by managers as a mechanism for improved performance through the development of positive attitudes in employees. That is why a lot of attention should be directed to the administration of reward systems and strategies within organizations, which greatly affect employees' self-esteem or self worth.

The management of any organization can motivate employees through incentives, rewards, participatory leadership, satisfying work and an enabling environment in which work is done. Here issues regarding an "equitable" payment system, training opportunities and real opportunities for career advancement are very pertinent to the satisfaction of employees' needs. Motivation contributes greatly to productivity in organizations. This is a point highlighted by *Armstrong (2001)* who asserts that issues regarding motivation should be closely monitored in organizations because they affect the sustenance of high levels of performance through people; from whom management expects results that are in accordance with organizational goals and objectives. Performance involves employees' applications of their abilities and efforts; that is why employee motivation is so vital to overall performance of any organization.

Career development and employees motivation are key strategic considerations for all organizations regardless of size, sector, market or profile. The development of the capacity and capability of the organization's managers has a fundamental impact on efficiency, effectiveness, morale and profitability of an organization. High performing organizations increasingly pay close attention to the validity of their recruitment practices and are becoming equally vigilant about developing their employees in order to ensure they achieve optimum performance both in the present and the future. This is

confirmed by *Mwene birinda (1998)* who acknowledges that employee performance can be enhanced by training that addresses identified weaknesses.

One of the most significant developments in the banking industry in recent times is the increasing importance given to human resources. *Torrington e tal (1987)* agree and point out that due to their use of labor intensive activities and increasing competition within the industry, financial services in general and banks in particular have embarked on considerable investment in training. More and more attention is being paid to motivational aspects of human personality, particularly the need for self-esteem, group belonging and self-actualization.

This new awakening of humanism and humanization all over the world has in fact enlarged the scope of applying principles of human resource management in the banking industry. The development of people, their competencies and the process of development of the total organization are the main concerns of human resource management (*Pareek and Rao: 1992*).

Stones e tal (1992), list special training for career development and motivation undertaken by supervisors as: Career Planning and Development for Personnel. A career refers to all of the jobs that people hold during their working lives. Career planning is the process by which employees plan their career goals and paths. Career development refers to all of the technical and managerial skills employees acquire to achieve their career plans. Career advancement, which gives a picture of future opportunities in terms of promotion, is a motivating factor for performance and development of skills.

Proper planning and management of human resources within the banking sector is essential to increase the capabilities, motivation and overall effectiveness of employees. This study is focusing on career development in general and career advancement in particular.

Career motivation is a significant part of all individual growth; how a person chooses their career, how they view their career, how hard they work in their career and how

long they stay in their career (*Werner & DeSimone, 2009*). Many people believe that they don't have to be motivated to "earn their keep" when in reality, that is the only way that they can survive. Motivation is a hard thing to find in the workplace if someone is not willing to put anything towards it. Using the three components of career motivation, career identity, career insight and career resilience, employers are able to predict the amount of work an employee is willing to put into their career.

Career identity is defined as "the extent to which people define themselves by their work; this includes involvement in job, organization, and profession and the direction of career goals" (*Werner & DeSimone, 2009*). As an incentive to work for your goals, many organizations encourage and motivate their employees with different forms of "giving back." Having employees get involved with the surrounding community and underprivileged offers a reason to believe in the company idealisms and to reward and encourage these individuals to identify themselves in their career (*Flanagan, 2006*). Career identity is enhanced by opportunities for advancement and development and having expert role models to follow.

Career insight is defined as "the extent to which people are realistic about themselves and their careers and how these perceptions are related to career goals; this include developing goals and gaining knowledge of the self and the environment" (*Werner et al; 2009*). Knowing your market is one of the most important aspects of career insight. Talking to recruiters and finding out what kind of careers are available or careers that you are interested in offers another avenue that can be used to develop your goals.

1.1 Statement of the Problem

Many people have trained but they have remained stagnant with little evidence of career advancement. There is a level from which employees find it difficult to move upwards or get promoted yet the Bank needs employees who perform their duties well. If this problem continues and motivation gets seriously affected, the performance of the employees is likely to dwindle and this could seriously affect the achievements, goals

and objectives of the Bank. Therefore this study seeks to investigate the effect of career development on employees' motivation in the banking sector of Kenya.

1.2 Purpose of the study

The purpose of this study was to establish whether career development affect employees' motivation in the banking sector of Kenya.

1.3 Research objectives

1.3.1 General objective of the study

The general objective of the study was to establish whether career development has an effect on employees' motivation in the banking sector of Kenya.

1.3.2 Specific objectives of the study

1. To determine the level of career development in the banking sector of Kenya
2. To assess the level of motivation among the trained personnel in the banking sector of Kenya
3. To establish the effect of career development on motivation in the banking sector of Kenya

1.4 Research Questions

The study will be guided by the following research questions;

1. What is the level of career development in the banking sector of Kenya?
2. What is the level of motivation among the trained personnel in the banking sector of Kenya?
3. What is the effect of career development on motivation in the banking sector of Kenya?

1.5 Scope of the study

1.5.1 Geographical scope

The study took place in Kenya. Kenya is near the coast in East Africa. It is bordered on the south by Tanzania, on the west by Uganda and in the North eastern by Somalia. It is the largest economy in the East African region and the Study used Kenya commercial bank as a case study.

1.5.2 Content Scope

The study focused on career development and employees' motivation in the banking sector of Kenya and it was made up of the following; the level of career development, the level of motivation and the effect of career development on motivation in the banking sector of Kenya.

1.5.3 Time scope

The study covered a period of Nine months. It started with proposal writing in January, data collection was done in February, data analysis in September and the research report was submitted to the college of Education, Open and Distance Learning in Sept. 2014.

1.6 Significance of the Study

The findings of the study will help the Government to find proper ways of promoting career development in the banking sector of Kenya so as to motivate the banking personnel.

The findings of the study will help policy makers to seriously address the lack of career development after training.

Institutions like for example other Central Banks in the region, which may have similar problems, would learn from KCB's experience and they would give more attention to their career development and career advancement policies.

Managers in banks interested in manpower planning and career development would use the findings of this study to evaluate possible strategies that could adequately address the lack of career advancement after training in institutions.

1.7 Operational Definitions of Key terms

Career development; This is a process of promotion from lower positions to higher positions at the place of work.

Motivation; This is the process through employers encourage their employees so as to increase on the level of performance at their places of work.

Banking; In this study, banking will be defined as the process of providing financial services to the bank customers.

Employees' performance; This is measured by the output of the employees

CHAPTER TWO

Review of Related Literature

2.0 Introduction

The purpose of this chapter is to review the existing body of knowledge and empirical literature relevant to the study of the concept of career development and motivation of employees in the banking sector.

2.1 Career development:

According to *Armstrong (2001)* career development is of great importance to both the individual employee and the organization. This is so because there is interaction between the organization for which he or she works with and the development of the organization through the employees' career. An employee develops his or her career through a continuous acquisition of managerial or professional skills and experience which may bring about rewards and promotion. *Graham et al (1995)* agree with this and contend that career development involves higher status and responsibilities which can take place in one organization or through movement between organizations or a combination of both. Employees could move from one institution to another not necessarily in the same career, but probably from one field to another or from one level to another.

Pareek and Rao (1992) concur and argue that training and development of employees should be seen as an investment, not a cost; and that bad performance, ignorance and low commitment to duty are very costly barriers in business. It is pointed out that the key to high levels of performance lies in having employees who are willing to work, are well managed, well led, well motivated and are always re-skilling. Career development covers an employee's working life. It starts with, for example staff orientation, on-job training, experience, short courses, professional courses, post graduate degrees or diplomas.

According to the National Strategy for the Development of the social service workforce in Scotland **(2005)**, employee development is the foundation on which the confidence and competence of individual staff is built. It is for all posts and people within an organization. Implementation of the Scottish credit and qualifications framework makes it possible to build up credit from a range of learning which contributes towards qualifications and help with recognition of prior learning and credit transfer from previously gained qualifications.

Career advancement normally entails a clearly marked path of progression through the ranks of an organization. It is based on merit without regard for race, gender, age or ethnicity. Deserving cases become eligible for advancement. When employees get to know that each one of them has an equal chance of making it to the top, it becomes easy for them to put in their best. *Graham et al (1995)* agree and note that the prospect of career advancement might in itself motivate employees to work hard.

Beard well e tal (2004) indeed argue that lifespan development embraces the total development of the individual over time; and that people are therefore continuously engaging in learning processes as they seek balance between changing self and changing environment.

Training is crucial for any organization's success. As the *Tanzania Institute of Bankers (2003)* points out training is work oriented; and that it changes attitudes and imparts knowledge. Employees grow and develop through a continuous process of learning and training. Identifying and developing talents becomes a key factor in organizations in which employees are facilitated to realize their professional ambitions. The point is expounded further by Torrington and Hall (1987) who assert that training is necessary for effective performance and job satisfaction.

Indeed, the *Tanzania Institute of Bankers (2003)* argues that training reduces dissatisfaction, discontent, and absenteeism and employee turnover. The institute further points out that promotional training which gives priority to existing staff is a great morale booster. It leads to greater efficiency for the concerned staff. Due

consideration has to be given to organizational needs, availability of resources and an organizational setting that facilitates effective work performance.

Mullins (2005), points out that training provides more opportunities for career progression because it may boost competence levels of individuals and the organization. Training is, therefore, seen as vital for career advancement for employees in general and managers in particular. The study conducted by *Tharenou, Latimer and Conroy (1994)*, concerning Australian organizations, revealed that indeed training enhanced and even led to career advancement for managers.

Beard e tal (2004) agree and conclude that individuals expect reward for their training or development; they have put in effort, become more skilled and expect greater reward in the form of promotion, pay increase and more demanding or higher status jobs; a point which appears to be acknowledged by Bartlett, albeit in another context.

Studying motivation, as noted by Graham and Bennett (1995), is an integral part of human resource management. The two scholars point out that motivation focuses on reasons that explain the way people behave. As *Nzuve (2007)* points out, all managers should address themselves to issues of employee motivation. He concludes that the life span of organizations depends very much on their ability to achieve personal and organizational goals. *Graham and Bennett (1995)* confirm the issue of needs or motives. The two scholars contend that our behavior as human beings is "goal seeking".

Armstrong (2001) agrees that indeed motivation is goal-directed behavior. Beard well, Holden and Calydon (2004) also concur and argue that motives direct the way employees behave at the work place. This point is also highlighted by Nzuve (2007) who confirms that motivation energizes, directs and sustains behavior. This is confirmed by *Stoner et al (2002)* who point out that motivation is a great contributor to the extent of employee commitment. They also argue that motivation cannot be in isolation it must go hand in hand with, among other things, learning and ability.

According to *Nomura Research Institute Ltd (2005)* future leaders ought to be selected on the basis of their ability to stimulate organizational motivation. It is, therefore, very important, for organizations to take the issue of motivation seriously in administration of reward systems because job satisfaction or lack of it affects productivity and the achievement of organizational goals. Bankers *(2003)* note that, the force that is behind motivation drives employees to act and put in (willingly) their best performance towards the achievement of expected results. Managers, therefore, need to understand the needs and aspirations of their employees.

Lynton et al (1990) emphasize that employers should always encourage staff to re-skill as a means of benefiting the organization. These scholars equate any reduction regarding learning and development to "commercial suicide"; and they contend that organizations that actively encourage learning become more competitive (and profitable) to cope with today's increasingly demanding and selective customers.

CHAPTER THREE

MEHODOLOGY

3.0 Research Design

This study undertook descriptive correlation research design which largely suits both quantitative and qualitative research approach. The researcher used Kenya Commercial Bank as a case study so as to narrow down the scope of the study. However, the study was cross-sectional since it took a short period of time.

3.1 Sample selection

The researcher obtained a sample of respondents by using random sampling techniques such as systematic random sampling, simple random sampling, and this gave equal chance to all members in the research population of being included in the sample size

3.2 Sample size

The researcher used a sample size of one hundred respondents from Kenya Commercial bank so as to obtain the necessary information.

3.3 Sampling design

The researcher used purposive sampling technique to choose specific respondents basing on their familiarity with the subject and their ability to give information readily since the study requires specific information. The researcher selected managers, loan recoverers, group leaders and other active members to constitute his respondents. This sampling technique helped the researcher to utilize the little time he had to carry out the research.

3.4 Sampling procedures

The study used simple random sampling procedure by considering one hundred respondents since they could easily be accessed by the researcher.

3.5 Research instruments

The researcher designed a set of questionnaires which were administered to the selected respondents.

3.6 Data gathering procedures

The first procedure involved receiving the researcher's introduction letter from the college of Education open and long distance learning that introduced her to the respondents who filled the designed set of questionnaires that were later collected by the researcher, and entered the data into the computer and analyzed it using spss statistical package.

3.7 Data Analysis

The collected data were edited, categorized and entered into the computer data base for analysis. The data were analyzed using percentage distribution tables.

3.8 Ethical considerations

The principle underlying research ethics are paramount and concern issues such as confidentiality, honesty and respect for individual rights.

Ethical standards in this study were assured through getting clearance from ethical body.

Where the sources of data prefers to with hold their identity, only designations were used in the citation of their contributions, use of officially published data by reputable local and international agencies, voluntary participation of the organizations guaranteeing confidentiality on the information given by the respondents and organizations and reporting the study findings basing on the data collected and were analyzed using appropriate techniques.

3.9 Limitations of the Study

The research instruments on resource availability and utilization were not standardized. Therefore validity and reliability test were done to produce a credible measurement of the research variables.

Since both primary and secondary data were needed in this research, the researcher encountered short comings like the problems of retrieval, display of author subjectivity; limitations of its accessibility which could easily lead to incomplete information, therefore this problem was overcome by carrying out intensive reading and consultations.

CHAPTER FOUR

Data Presentation, analysis and Interpretation

4.0 Introduction

This chapter contains presentations, analysis and interpretations of information on career development and motivation in the banking sector of Kenya.

Section A: Bio-data

Table 1: Rank in KCB bank

Category	Frequency	Percentage (%)
Senior management	02	12%
Middle management	09	56.25%
Junior Management	05	31.3%
Total	16	100%

Table 1, shows the ranks that are held by the respondents in KCB bank. The findings indicated that 12% of the respondents that participated in the study were at the rank of senior management, 56% of them at the rank of middle management and 31.3% at the rank of junior management.

Table 2: Age of the respondents

Category	Frequency	Percentage (%)
31-40	10	33%
41-45	08	27%
46-50	12	40%
Above 50	00	00%
Total	30	100%

Source; Field findings

The table above describes the age category of the respondents that participated in the study where by 33% of them were in the category of 31-40 years old, 27% in the category of 41-45 and 40% in the category of 46-50 years old.

Table 3: Sex of the respondents

Category	Frequency	Percentage (%)
Male	10	52.6%
Female	09	47.4%
Total	19	100%

Source; Field findings

Table 3. Indicate that 52.6% of the respondents in the study were male while 47.4% were female.

Table 4: Marital status of the respondents

Category	Frequency	Percentage (%)
Married	09	52.9%
Single	06	35.3%
Separated	02	11.8%
Widowed	00	00%
Total	17	100%

Source; Field findings

Referring to table 4 above, 52.9% of the respondents who participated in the study were married, 35.3% were single and 11.8% separated.

SECTION B: CAREER DEVELOPMENT

Table 5: Level of career development undertaken between July 2006 - June 2013

Category	Frequency	Percentage (%)
Short courses	02	12%
Certificate courses	00	00%
Diploma	02	12%
Bachelors	05	29.4%
Post graduate diploma	01	5.8%
Masters	06	35%
Doctorate	00	00%
Professional courses	01	5.8%
Total	17	100%

Source; Field findings

Table 5 shows the level of career development undertaken in KCB between 2006 -2013. The findings of the study revealed that 12% of the employees undertook short courses, another 12% diploma, 29% undertook bachelors' degree, and 5.8% postgraduate diploma, 35% masters and 5.8% undertook professional courses.

SECTION C: PROMOTIONS AFTER CAREER DEVELOPMENT

Table 6: Have you ever been promoted after career development?

Category	Frequency	Percentage
Yes	13	72%
No	05	28%
Total	18	100%

Source; Field findings

According to the table given above 72% of the respondents revealed that they ever been promoted where as 28% have never been promoted after career development.

Table 7: What are your chances of being promoted as a result of your career development?

Category	Frequency	Percentage
Very high	05	28%
High	09	50%
Average	03	17%
No chance	01	05%
Total	18	100%

Source; Field findings

The study findings of the study showed that 28% of the respondents said that there are very high chances of being promoted as a result of one's career development, 50% revealed that chances of being promoted as a result of one's career development are simply high, 17% believe that they are average and 05% revealed that there no chances of being promoted after one's career development.

Table 8: Does KCB recognize skills and accomplishments after career development?

Category	Frequency	Percentage
Yes	15	94%
No	01	06%
Total	16	100%

Source; Field findings

According to the information given in the table above, 94% of the respondents revealed that KCB recognize skills and accomplishments after career development while 06% do not believe that KCB recognize skills and accomplishments after career development.

Table 9: Do staff at all levels benefit from career development after training?

Category	Frequency	Percentage
Yes	16	84%
No	03	16%
Total	19	100%

Source; Field findings

The information in the above shown table indicates that 84% of the respondents revealed that staff at all levels benefit from career development after training. However, 06% do not believe that staff at all levels benefit from career development after training.

Table 10: What is the criterion for promotion in KCB bank?

Category	Frequency	Percentage
Training	01	05%
Performance	15	79%
Availability of vacancy	03	16%
Total	19	100%

Source; Field findings

According to the information in the table above 05% of the respondents revealed that the criterion for promotion is training, 79% revealed that it is through performance and 16% revealed that it is done when there is availability of vacancy.

SECTION D: LEVEL OF MOTIVATION OF TRAINED EMPLOYEES AT KCB BANK

Table 11: Employees seem to take pride in the way they do their jobs after training.

Category	Frequency	Percentage
Yes	16	89%
No	02	11%
Total	18	100%

Source; Field findings

The table above indicates that 89% of the respondents revealed that employees seem to take pride in the way they do their jobs after training, 11% do not believe that employees seem to take pride in the way they do their jobs after training.

Table 12: How do you rate the level of motivation at KCB after training?

Category	Frequency	Percentage
Very high	05	28%
High	08	44%
Average	05	28%
Total	18	100%

Source; Field findings

The table above indicates that 28% of the respondents revealed that the level of motivation is very high, 44% revealed that the level of motivation at KCB is high after training and 28% revealed that the level of motivation at KCB is average after training.

Table 13: Promotions should lead to motivation. Is this true in the case of KCB bank?

Category	Frequency	Percentage
Yes	15	88%
No	02	12%
Total	17	100%

Source; Field findings

The information in the table above indicates that 88% of the respondents believe that promotions should lead to motivation, 12% revealed that promotions do not lead to motivation.

CHAPTER FIVE

Summary of Findings, Conclusion and Recommendation

5.1. Introduction

This chapter presents the summary and major findings of the study in line with the objectives of the study. It also presents some policy recommendations for Career development and Employees' motivation in the Banking Sector of Kenya as well as areas that need further investigations.

5.2. Summary of the study findings

5.2.1 Demographic characteristics of the respondents

The findings of the study revealed that 12% of the respondents are in senior management of KCB, 56.25% in middle management while 31.3% in junior management. The findings further revealed that 33% of the respondents are in the age category of 31-40, 27% in the category 41-45 and 40% in the category of 46-50%.

The study findings indicated that 52.6% of the respondents in the study were males while 47.4% females. About the marital status of the respondents in the study 52.9% were married, 35.3% were single and 11.8% were separated.

The findings have indicated that 12% of KCB employees undertook short courses, another 12% diploma, 29% bachelors' degree, 5.8% postgraduate diploma, 35% masters and another 5.8% professional courses. Further more the findings revealed that 72% of the respondents have ever been promoted where 28% have never been promoted after career development.

The study findings revealed that 28% of the respondents indicated that there are very high chances of being promoted as a result of one's career development, 50% revealed that chances of being promoted as a result of one's career development are simply

high, 17% believe that they are average and 05% revealed that there no chances of being promoted after one's career development.

The findings of the study also revealed that 94% of the respondents KCB recognize skills and accomplishments after career development and 06% believed that it does not recognize skills and accomplishments after career development. The findings further shows that 89% of the respondents revealed that employees seem to take pride in the way they do their jobs after training and 11% believe that they seem not to take pride in the way they do their jobs after training.

Further more, the findings have indicated that 28% of the respondents revealed that the level of motivation is very high, 44% revealed that the level of motivation at KCB is simply high and another 28% revealed that it is average. The findings went on to indicate that 88% of the respondents revealed that promotions should lead to motivation and this is a true case of KCB bank. However, 12% of the respondents revealed that it is not true that promotions at KCB bank lead to motivation.

5.3 Conclusion

Referring to the findings of the study, it has been revealed that KCB bank recognizes skills and accomplishments after career development. It has also been revealed that the level of motivation is very high at KCB bank even though majority of the respondents revealed that it is simply high. The study has also went ahead to reveal that there are very high chances of being promoted at KCB bank as a result of one's career development through further training.

5.4 Recommendations of the study

The researcher recommends that the Government of the Republic of Kenya should embark on developing a huge infrastructure so as to enable KCB bank extend their operations in all areas of the country. The researcher also recommends that Government should support finance institutions like KCB bank by giving them tax

holdies since KCB employ many people in the country so as to speed up its growth and expansion of its services through the world. The Government of the Republic of Kenya must decisively address the increasing terror threats and also KCB bank must maximize all the social benefits through massive investment and prudent macroeconomic management so as to continue growing as well as retaining a highly competitive and efficient staff.

5.5 Areas for further research

Motivation and Employees' performance in the banking sector of Kenya

The role of the banking sector on Economic growth of Kenya

The role of KCB bank on Employment creation in Kenya

The role of infrastructure development on the banking sector of Kenya

References

- Approach, 4th Edition, Prentice Hall, Essex Cano Virginia (2000) „Questionnaire or
- Beard well I, Holden L. & Calydon T. (2004) Resource Management: A Contemporary
- Chartered Institute of Management Accountants (1995) CIMA Publication Colorado State University (1993-2009), Case Studies,
- Glenn D. Israel (1992-Reviewed 2009) "Determining Sample Size", Agricultural Education and Communication Department, Florida Cooperative Extension Service, Institute of Food
- Graham H.T. & Bennett R. (1995) Human Resources Management, 8th Edition, The M & E Handbook Series, Longman Group UK Ltd, London
- Harvey Russell Bernard (2006) Research methods in anthropology: qualitative and quantitative approaches, <http://books.google.com>, 05th November 2009.
- Hilton P. (1991) "Career Planning at the BBC", Personnel Management Plus, Vol. 2, No. 12, December 1991.
- http://writing.colostate.edu/guides/research/case_study/Com4bl.cfm, 06th November 2009 Interview? <http://www.qmu.ac.uk/pschy/PTREK/foundation/f10.htm>, 6th
- Lynton R. & Pareek U (1990), Training for Development, 2nd Edition, Sage, New Delhi.
- Mullins (2005) Management and Organizational Behavior, 7th Edition, Financial Times, Prentice Hall, London. November 2009
- Nzuve Stephen N. M. (2007) Elements of Organizational Behavior, University of Nairobi Press, and Nairobi (first published in 1999).

Pareek U. & Rao, T.V (1992) Designing and Managing Human Resource Systems, Oxford & IBH Publishing Company, Delhi.

Science and Agricultural Sciences, University of Florida, <http://edis.ifas.ufl.edu/pd006>, October 2006, 24th November 2009

Stoner James A. F.F reedman R. Edward and Gilbert Daniel, R., Junior (2002), Management, 6th Edition, Prentice Hall, New Delhi.

Stones, J. A.R. & Freeman, R.E (1992), Management, 5th Edition, Prentice Hall, New Delhi.

Tharenou P, Latimer S & Conroy (1994), D "How to make it to the Top? An Examination of influences on women's and men's managerial Advancement" in The Academy of Management Journal, Vol 37, No. 4 ,<http://www.jstor.org>, 20th June 2006.

APPENDICES

APPENDIX 1: TRANSMITTAL LETTER

I am a bachelor's student of Human resource of Kampala International University. The focus of my research is on career development and motivation in the banking sector of Kenya. Areas of interest are the level of career development in the banking sector, level of motivation among the trained personnel in the banking sector and the effect of career development on motivation in the banking sector of Kenya.

As a policy maker and an implementer your views are very important. This survey will ensure confidentiality and anonymity. No individual will be identified at any stage of this research.

SECTION A: BIO-DATA

1. Rank in the organization

(A) Senior Management (B). Middle Management (C). Junior Management

2. Age

(A). 31 – 40 (B). 41 – 45 (D). 46 – 50 (E). Above 50

3. Length of service in Kenya commercial bank

(A). Less than 3 (three) years (B). 3 - 5 years (C). 6 – 10 years (D). 11 – 15 years (E). 16 years and above

4. Sex

(A). Male (B). Female

5. Marital status

(A) Married (B). Single (C). Separated living together (D). Widowed

6. No. of children

SECTION B: CAREER DEVELOPMENT (TRAINING)

7. Level of Career development undertaken between July 2006 – June 2013

- (A). Short course(s) (B). Certificate Courses (C). Diploma (D). Bachelors
(E). Postgraduate Diploma (F). Masters (G).Doctorate (H). Professional
Course

SECTION C: PROMOTIONS AFTER CAREER DEVELOPMENT

8. Have you been promoted after your Career development?

Answer Yes Or No

9. What are your chances of being promoted as a result of your career development?

- (A) Very high (B). High (C). Average (D). No chance

.....

10. What are the opportunities to grow in other areas at KCB?

.....

11. Does KCB recognize skills and accomplishments after career development?

Yes Or No.....

12. If yes, how

13. In your opinion, do staff at all levels benefit from career development after training?

Yes/No

14. If no, which levels do and what may be the reason for this?

.....
.....

15. What is the criterion for promotion in KCB Bank?

(A). Training (B). Performance (C). Availability of Vacancy

SECTION D: LEVEL OF MOTIVATION OF TRAINED EMPLOYEES AT KCB BANK

18. Employees seem to take pride in the way they do their jobs after training?

(A). Yes (B). No

19. If no, please specify

.....

20. How do you rate the level of motivation of employees at KCB after training?

(A). Very High (B). High (C). Average (D). Low (E). Don't know

21. What current strategies does KCB use to motivate employees after training?

.....
.....

22. What other strategies can KCB Bank employ to raise employee's motivation after training?

.....
.....

SECTION E: EFFECT OF CAREER DEVELOPMENT ON MOTIVATION

23. Under normal circumstances, promotion should lead to motivation. Is this true in the case of KCB bank?

(A).Yes (B). No

24. If no, please explain

.....

.....

-Thank you very Much-