

**TRAINING AND EMPLOYEE PERFORMANCE IN THE BANKING INDUSTRY IN  
LUSAKA ZAMBIA**

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**NOVEMBER , 2016**

## DECLARATION

"This is to declare that this thesis is my original work and has never been presented for a degree or any other academic award in any university or institution of learning".

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## APPROVAL

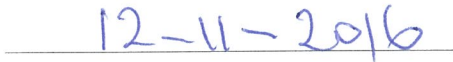
"I affirm that the work presented in this thesis was carried out by the candidate under my supervision".

DR. WANDIBA AUGUSTINE

SUPERVISOR

A handwritten signature in blue ink, appearing to read 'Wandiba Augustine', is written over a horizontal line.

Signature

A handwritten date '12-11-2016' in blue ink is written over a horizontal line.

Date

## **DEDICATION**

This thesis was dedicated to my parents, brothers and other family members. May God bless you and make you a blessing.

## **ACKNOWLEDGEMENT**

To the almighty God, what I can say is that your love for me is good and always will be. I greatly thank all those people who helped me accomplish this research work. I am particularly indebted to my group mates in class with whom we shared discussions. Almighty God blesses you all.

To my supervisor Dr. Wandiba Augustine for your guidance and advice that was very vital for me, may the almighty reward you abundantly. I also extend gratitude to my family for the support provided, both financially and morally. There are no exact words I can use to prove my appreciation and happiness. Special thanks to people who printed this work. What you did was good work which definitely deserves appreciation. I am also indebted to Kampala International University Library for the contribution you made towards the success of this report.

## **ABSTRACT**

The study sought to establish the effect of training on employee performance in Banking industry in Lusaka Zambia. In the banking industry in Lusaka Zambia, there is currently a problem of poor employee performance, whereby employees fail to put what they were given in training into day to day operations of the organization, they do not know where to begin from and where to end at the end of the day, and all these tend to result into poor employee performance. It was guided by three specific objectives; i) to examine the forms of training used in Banking industry in Lusaka Zambia; ii) to establish the effect of on-job training on employee performance in Banking industry in Lusaka Zambia; iii) to assess the effect of off-job training on employee performance in Banking industry in Lusaka Zambia, the researcher administered a questionnaire to 80 respondents. This research employed descriptive survey research design to describe the training and employee performance in Banking industry in Lusaka Zambia and the questionnaire was used as the research instrument. Descriptive statistics used in this study included frequencies, means, regression analysis and Pearson Linear Correlation Coefficient on relationship between variables. The findings revealed the following: training in Banking industry in Lusaka Zambia was rated satisfactory, implying that on-job and off-job trainings are always effectively practiced which has helped employees to acquire different types of skills which help them perform well at work, on-job training significantly affects employee performance in Banking industry in, Lusaka Zambia, off job training has a significant effect on employee performance in Banking industry in Lusaka Zambia, this implied that effective off job training can lead to an improvement on employee performance in Banking industry in, Lusaka Zambia and ineffective off job training reduces employee performance, and the findings indicated a significant relationship between training and employee performance in Banking industry in, Lusaka Zambia. The conclusions were that; both on-job and off-job trainings are always practiced though not effectively, which has somehow helped employees to acquire different types of skills which help them perform well at work though not effectively expected by their supervisors, effective on-job training can increase employee performance in Banking industry in, Lusaka Zambia, improvement in off job training can lead to improvement on employee performance in Banking industry in, Lusaka Zambia and ineffective off job training can reduce employee performance, and effective training can increase employee performance in Banking industry in, Lusaka Zambia and ineffective training reduces employee performance. The researcher recommended that; to the board Banking industry in should put in place a set of organizational culture to be followed by all workers as a way of behavior apprising in this organization, the Banking industry should give an opportunity to the workers to always have "a say " during decision making, this can be done by allowing them to contribute during meetings, the banking institutions should provide reliable information to both workers and clients before passing out any advertisement. Training needs analysis should always be done first and then training provided depending on the need and this can help improve on the effectiveness of the training, and managers should help employees in setting their performance goals and set performance targets and appraise employee performance, this can enable employees know how best they are performing and hence improve on their performance.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Introduction**

The chapter was about the background of the study explored in terms of historical, theoretical, conceptual and contextual background, problem statement, the purpose of the study, the objectives of the study, the research questions, research hypothesis, and scope of the study and the significance of the study.

#### **1.1 Background of the study**

The background of this study was presented in form of historical, theoretical, conceptual, and contextual perspectives.

##### **1.1.1 Historical perspective**

In the 19<sup>th</sup> century mostly in the developed countries for example in Japan and south Korea, organizations both private and public thought and planned strategically to have an edge over their competitors; in order to achieve this, they tried to have high quality human resources than other organizations employed and this could be satisfied through investing in developing skills and competencies. Armstrong (2009), suggests that training is central in Human Resource Management functions if organizations particularly in developing countries need to survive in the 21<sup>st</sup> century. It goes without saying therefore that the training of employees is an issue that has to be faced by every organization. However, the amount, quality and quantity of training carried out vary enormously from organization to organization.

In Africa, for example in some countries like South Africa and Nigeria, although training programs opportunities were effective in those African countries this resulted in improvement on the performance of the staff in particular. Managers and supervisors at all levels shared the responsibility to ensure staff training and development to implement organizational policies that were intended to be followed. However, the need

for improved and expanded training for the companies had been demonstrated by the national authorities in developing and least developed countries especially in Africa.

In Zambia, developments in those areas of the country could inform the initiatives in companies in the country and any success in one area was applied in others. Vehicles for the delivery of training were shared by different sectors and there were parallel to training needs in industry which the larger operators were more than able to meet high organizational performance through well trained staff and committed.

Also globally, in the developed countries of Tokyo and United States in 1980s and 2012s the role of human resource department was to achieve effective employee performance and thus, a well-designed and executed training program, would at least significantly improve functional, departmental and individual performance by producing desired results on the job which had to be evident in the work situation by producing certain accepted employee performance outputs. Human Resources played a significant role in the economic development in most developed countries such as United States of America, Britain and Japan among others.

On the continental level in African countries of Liberia and South Africa, performance improvement started with Performance appraisal systems which began as simple methods of income justification. That is, appraisal was used to decide whether or not the salary or wage of an individual employee was justified. In Zambia performance was viewed as a necessary point of consideration among the staff and could be attained by integrating individual goals with overall company goals.

### **1.1.2 Theoretical perspective**

This study was guided by learning theory which is a training transfer theory put forward by Porter and Lawler in 1968 as cited in Holton, (2012). The theory is aimed at finding the best ways of learning or training to be useful and applicable. Holton (2012) hypothesized that there are three theories on training transfer: motivations theories, theories for training transfer design, and theories supporting transfer climate. For the purpose of this study, and in order to answer the research questions, the focus is going

to be on theories of training transfer. To reach the desirable degree of transfer of training, it is important to understand why individuals choose to apply their knowledge, skills, and attitude in workplace (Yamhill and Mclean, 2010). On the basis of the learning and training theory, the study proposes that employee performance could be affected by training.

### **1.1.3 Conceptual perspective**

Training and development are the processes of investing in people so that they are equipped to perform. These processes are part of an overall human resource management approach that hopefully will result in people being motivated to perform,(Barron and Hagerty, 2010).

Training and development deal with systematic approaches to improving employee skills and their job performance. Training is any procedure intended to foster and enhance learning among employees particularly directed at acquiring job skills. Training programs exist to teach hundreds of different skills such as equipment, repair, performance appraisal and budget preparation (Armstrong, 2009).

According to Cole (2012; 329), factors influencing the quantity and quality of training activities include; the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force and the extent to which management see training as a motivating factor in work, many organizations meet their needs for training in an ad hoc and haphazard way and training in these organizations is more or less unplanned and unsystematic.

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, 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 2008 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 performance appraisal systems began as simple methods of income justification.

According to Thomas, (2011), employee performance is defined as the way in which an employee's activity is accomplished in a particular level of standards to which a task is to be accomplished. Employee performance is an evaluation of the results of a person's behavior. It involves determining how well or poorly a person has accomplished a task or done a job (George& Jones, 2011).

Armstrong, (2010), defined performance as the achievement of quantified objectives. But, performance is a matter not only of what people achieve but how they achieve it. The Oxford English dictionary confirm this by including the phrase carrying out in its definition of performance: the accomplishment, execution, carrying out, working out of anything ordered or undertaken. High performance results from appropriate behavior, especially discretionary behavior and the effective use of required knowledge, skills and competencies. Performance means both behaviors and results. Behaviors emanate from the performer and transform performance from abstraction to action. Not just the instrument for results, behaviors are also out comes in their own right-the product of mental and physical effort applied to tasks and can be judged a part from results.

Employee performance will be indicated in employees in form of quality of service (high service quality), employee productivity, innovativeness (high creativity), ability, motivation among others.

That is, appraisal was used to decide whether or not the salary or wage of an individual employee was justified. The process was firmly linked to material outcomes. If an employee's performance was found to be less than ideal, a cut in pay would follow.

#### **1.1.4 Contextual perspective**

Globally, poor employee performance remains a pressing issue throughout some banking institutions in Jamaica. Recently, the focus of government policies on meeting the Development Goals has increased attention on poor provision of bank services. At present, however, services in Africa specifically Uganda, lag significantly behind those of other developing countries and are considerably more expensive than elsewhere. Corruption swallows up huge amounts of money every year and the numbers may vary but the word "billion" crops up often (Nasir, 2012).

In Africa specifically Ghana, the Banking industry's human resources activities such as staff training are still inadequate which has slowed down the performance of employees, hence indicating that staff training is crucial practice that drive productivity and performance of employees, this is because, as a service industry, the service provided by the banks is delivered through its personnel and it is consumed at the same time by the client (Lynch, 2012). The bank personnel (human resource) stand for the service and portray to the customer the value and quality of the banks' service (Walsh, 2013). As such, the employees of banks need exceptional training to present their services to customers in a manner that can win more customers and sustain profitability, there is need for banks in Ghana to train their employees to ensure professionalism in order to restore the confidence of the public in the banking sector, there is need for training employees so that they are more informed to educate customers (Amisssah, 2011). Training is therefore, crucial to any present day Ghana bank seeking to improve the performance and competence of its employees, the amount; quality and quantity of training provided vary among organizations, the factors which influence the quantity and quality of training and development activities include the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force and the extent to which management views training as a motivating factor in work (Montei, 2012).



In Zambia, these banks provide deposit, withdrawal services across the country since their services are very weak or inadequacy to customer satisfaction deeply (Snell, 2010). These banks provide services that do not coordinate many services for their customers by not allowing easy acquisition and transfer of money among customers. There is problem of failure to customer satisfaction and poor performance of employees in these banks. lack of fair banking policies, poor administration styles, poor management, inadequacy resource; lack of customer satisfaction when depositing and withdrawing and lack of security were things that challenged their daily operations. If the above issues are not addressed, even customer satisfaction will be at a risk therefore the vulnerable people to be affected will be customers, employees and administrators of these banks as well as the society at large (Hall, 2010). The banks in Zambia have tried but failed many times to increase the quality of the trainings, so as to have improved employee performance it encouraged managers of the branches to offer employee training after hiring staff to be in line with the changing technology which is always dynamic. The situation about poor employee performance has not improved despite the efforts put by top management on training of employees in the organization, (Current reports, HR Manager, 2013). There is no transfer of knowledge from training to the field by the trained staff and this has indicated ineffectiveness of the trainings offered to the employees by the organization. Employees fail to put what they were given in training into day to day operations of the organization, they do not know where to begin from and where to end at the end of the day; all these tend to result into poor employee job performance (Reports from Access bank Zambia Ltd, 2015). The banking industry in Zambia is complex and for thus only three banks were involved and these were; Access bank Zambia ltd, AB bank Zambia ltd and Barclays bank Zambia.

## **1.2 Statement of the problem**

Training and development is an important aspect in all the organizations in the modern business in the world because it helps organizations attain competitive advantage through competent staff (Yamnill and Mclean, 2010). In the banking industry in Lusaka

Zambia, there is currently a problem of poor employee performance, (Report from the director banking industry, Zambia, 2015). Employees fail to put what they were given in training into day to day operations of the organization, they do not know where to begin from and where to end at the end of the day; all these tend to result into poor employee performance (Director banking industry Zambia, 2015). Poor employee performance in the banking industry in Lusaka Zambia can result into low levels of customer satisfaction which leads to loss of customers; reduction of revenue; this at the end will affect the financial position of the company. The poor employee performance in the banking industry in Lusaka Zambia may be caused by factors such as inadequate training, poor reward systems, poor communication channels, unclear work schedule, poor management styles, poor working conditions, among others (Yamhill and Mclean, 2010). The study is intended to examine the effects of training on employee job performance in the banking industry in Lusaka Zambia.

The researcher has selected training because he wants to find out whether employee performance can be improved through training.

### **1.3 Purpose of the study**

The purpose of this study was to establish the effects of training on employee job performance in the banking industry in Lusaka Zambia.

### **1.4 Research objectives**

The following were the objectives under which the study was carried out;

1. To examine the forms of training used in the banking industry in Lusaka Zambia.
2. To establish the effect of on-job training on employee performance in banking industry in Lusaka Zambia.
3. To assess the effect of off-job training on employee performance in banking industry in Lusaka Zambia.
4. To determine whether a significant relationship exists between training and employee performance in the banking industry in Lusaka Zambia.

## **1.5 Research Questions**

1. What are the forms of training used in the banking industry in Lusaka Zambia?
2. What is the effect of on-job training on employee performance in banking industry in Lusaka Zambia?
3. What is the effect of on-job training on employee performance in banking industry in Lusaka Zambia?
4. Is there a significant relationship existing between training and employee performance in the banking industry in Lusaka Zambia?

## **1.6 Null hypothesis**

There is a significant relationship between training and employee performance in the banking industry in Lusaka Zambia.

## **1.7 Scope of the study**

### **1.7.1 Geographical scope**

The study was conducted in the three selected banks such as Access bank, Zambia Ltd, AB Bank, Zambia Ltd and Barclays bank Zambia PLC, all in the country of Zambia. The study was conducted in all the departments of the three selected banks. The researcher has chosen three selected banks because they have the required number of respondents with the necessary information required for the study.

### **1.7.2 Content scope**

The study examines the training and employee performance in the three selected banks such as Access bank, Zambia Ltd, AB Bank, Zambia Ltd and Barclays bank Zambia PLC; the cause and effect relationship between training and employee performance.

### **1.7.3 Theoretical scope**

This study was guided by learning theory which is a training transfer theory put forward by Porter and Lawler in 1968 as cited in Holton, (2012). The theory is aimed at finding the best ways of learning or training to be useful and applicable. Holton (2012) hypothesized that there are three theories on training transfer: motivations theories, theories for training transfer design, and theories supporting transfer climate. For the

purpose of this study, and in order to answer the research questions, the focus is going to be on theories of training transfer. To reach the desirable degree of transfer of training, it is important to understand why individuals choose to apply their knowledge, skills, and attitude in workplace (Yamnill and Mclean, 2010).

On the basis of the learning and training theory, the study proposes that employee performance could be affected by training.

#### **1.7.4 Time scope**

The study looked at a period of two years, that is, from 2014 to date. This period was considered appropriate as it gave enough duration to study employee performance for the two years including any recent changes in employee performance.

#### **1.8 Significance of the Study**

The study will be useful in the following ways:

It is expected that the findings of this study will be useful to the selected three banks in Zambia on how to improve their employee performance.

The study findings will also benefit the other members of the country of Zambia on how to improve their individual performance.

The findings will also be important to the employees of the selected three banks in Zambia in understanding how to improve their performance.

The researcher expects that this study will yield data and information that will be useful for understanding the effects of training on employee performance.

The future researchers will utilize the findings of this study to embark on the related study.

The study will benefit the individual researcher because it is one of the requirements for the fulfilment for the award of a Master's degree of Arts in Human Resource Management of Kampala International University.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter shows theoretical review, the conceptual review, and additional literature review.

#### **2.1 Theoretical Review**

This study was guided by learning theory developed by Porter and Lawler in 1968 as cited in Holton, (2012). The theory is aimed at finding the best ways of learning or training to be useful and applicable. Holton (2012) noted that there are three theories on training transfer: motivations theories, theories for training transfer design, and theories supporting transfer climate. For the purpose of this study, and in order to answer the research questions, the focus is going to be on theories of training transfer. To reach the desirable degree of transfer of training, it is important to understand why individuals choose to apply their knowledge, skills, and attitude in workplace (Yamnill and Mclean, 2010). On the basis of the learning and training theory, the study proposes that employee performance could be affected by training. The theory still showed training as learning that is provided in order to improve performance on the present job (Nadler, 2011). This differs from a few other definitions in that rather than "training" being used as a verb to train, it defines it from the learners' action an activity that they perform. Performance is improved by helping the learners to master a new or established technology. The technology may be a piece of heavy machinery, a computer, a procedure for creating a product, or a method of providing a service (Nadler, 2011).

## 2.2 Conceptual Frame Work

### Independent Variable

#### Training

##### On the job training

Job instruction  
Job rotation  
Coaching  
Committee assignment  
Apprenticeship

##### Off the job training

Lecture method  
Vestibule training  
Role playing  
Conference discussion  
Programmed instruction

### Dependent Variable

#### Employee Performance

Quality of service

Employee productivity

Innovativeness

**Source: Rao (2009)**

The conceptual framework indicates the relationship between independent and dependent variables. The independent variable is training while the dependent variable is employee performance. Training is employed through on-the-job and off-the-job training techniques. The on-the-job techniques included Job instruction, job rotation, coaching, committee assignment, and apprenticeship whereas off-the-job techniques are lecture method, Vestibule training, role playing, conference discussion, programmed instruction, and visual organization.

The employee performance was explored in terms of quality of service, employee productivity and innovativeness at work.

### 2.2.1 Training

Effective training and development programs aimed at improving the employees' performance. Training refers to bridging the gap between the current performance and the standard desired performance (Jie and Roger, 2011).

Training could be given through different methods such as on the coaching and mentoring, peers cooperation and participation by the subordinates. This team work enable employees to actively participate on the job and produces better performance,

hence improving organizational performance, (Jie and Roger, 2011). Training programs not only develops employees but also help an organization to make best use of their human resources in favor of gaining competitive advantage. Therefore, it seems mandatory by the firm to plan for such a training programs for its employees to enhance their abilities and competencies that are needed at the workplace (Jie and Roger, 2011).

Training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner (David, 2013). Moreover it also enable employees to deal with the customer in an effective manner and respond to their complaints in timely manner (Hollenbeck, Derue and Guzzo, 2004).

Training develops self-efficacy and results in superior performance on job (Svenja, 2013), by replacing the traditional weak practices by efficient and effective work related practices (Kathiravan, Devadason and Zakkeer, 2013).

Training refers to a planned intervention aimed at enhancing the elements of individual job performance" (Chiaburund Tekleab, 2011). It is all about improving the skills that seems to be necessary for the achievement of organizational goals. Training programs, may also help the workforce to decrease their anxiety or frustration, originated by the work on job (Chenet al., 2004). Those workers who feel themselves to be unable to perform a task with the desired level of performance often decide to leave the firm (Chen et al., 2004), otherwise their stay at firm will not dd to productivity (Kanelopoulos and Akrivos, 2013).

The greater the gap between the skills necessary and those possessed by the workforce, the higher the job dissatisfaction of the workers. Rowden (2012), suggest that training may also be an efficient tool for improving ones job satisfaction, as employee better performance leads to appreciation by the top management, hence employee feel more adjusted with his job. According to Rowden and Conine (2011),



trained employees are more able to satisfy the customers and (Tsai et al., 2013), employees who learn as a result of training program shows a greater level of job satisfaction along with superior performance.

Training is the systematic approach to affecting individuals' knowledge, skills and attitudes in order to improve individual, team, and organizational effectiveness (A. Herman & K. Kurt, 2009). According to Derek & Hall, (2011), training is defined as an organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill. It is a learning process that involves the acquisition of knowledge, sharpening of skills, concepts, rules, or changing of attitudes and behaviors to enhance the performance of employees.

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, (Dessler, 2012). According Cole (2012), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few.

Training is the planned and systematic modification of behavior through learning events, activities and programs which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon, 2013). Pheesey, (1991:130), defines training as the systematic process of altering the behavior and or attitudes of employees in a direction to increase the achievement of organizational goals. This means for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. In the banking

industry in Lusaka Zambia, training is done in terms of on-the-job training and off-the-job training.

According to Armstrong, (2010), on-the-job training is where employees acquire skills through what they perform at place of work. For example, induction or Orientation training, Job instruction training, Job rotation training, internship training, coaching, apprenticeship training and committee assignment.

Job instruction training (JIT); the JIT method is a four steps instructions process involving preparation, presentation, performance, try out and follow up. It is used primarily to teach workers how to do their current jobs. Present overview- the trainee receive an overview of the job its purpose and its desired outcomes with clear focus on the relevance of training; demonstrate and show the way-the trainer demonstrates the job in order to give the employee a model to copy; copy and handle the job independently-next the employee is permitted to copy the trainer's way demonstrations by the trainer and practiced by the trainee and repeated until the trainee masters the right way to handle the job; follow up-in this step the trainees job frequently after the training program is over to prevent bad work habits from developing, (Armstrong, 2010) and (Cole,2012).

Coaching is a kind of daily training and feedback given to employees by immediate supervisors. Coaching is for high-level executives and other employees who hold visible and somewhat unique jobs, traditional forms of on-the-job training are impractical. Yet, these employees often need to develop new competencies in order to be fully effective. In recent years, more and more executives have turned to personal coaches to address their training needs. A coach might sit in a meeting to observe the employee in action, and later provide feedback and guidance for how to improve their interaction skills in the future. Most coaches also encourage their "trainees" to discuss difficult situation as they arise and work through alternative scenarios for dealing with those situations, (Armstrong, 2010) and (Cole,2012).

Job rotation; this kind of training involves the movement of trainee from one job to another. Job rotation is the surest way of keeping the employee away from complacency and boredom of routine. This helps him or her to have a general understanding of how the organization functions. Committee assignments; It is difficult for an employee to sustain his interest in a given job for any substantial length of time as humans have the tendency of outgrowing their jobs through the learning and experience that they gain over a period of time. Stimulating human mind through diversity of challenges is a sure way to bring to forefront its creative, (Cole, 2012).

Apprenticeship training; most craft workers such as plumbers and carpenters are trained through formal apprenticeship programmes, apprenticeship are trainees who spend a prescribed amount of time working with an experienced guide coach or trainer, (Armstrong, 2010). In this method trainees are asked to solve an actual organizational problem, the trainees have to work together and offer solutions to the problem assigning talented employees to important committees can give these employees a broadening experience and can help them to understand the personalities, issues and processes governing the organization, (Armstrong, 2010).

Off-the-job training is done outside work place. Under this method of training the trainee is separated from the job situations and his attention is focused upon learning the material related to his future job performance. Vestibule training; in this section actual work conditions are simulated in a class room. Materials and files and equipment, those that are used in actual performance is also used in the training, (Herman & Kurt, 2009 ).

Role playing; it is defined as a method of human interaction that involves realistic behaviors in imaginary situation this method of training involves action and doing practice, (Herman & Kurt, 2009). Lecture method; lecture is a traditional and direct method of instructions. The instructor organizes the material and gives it to a group of

trainees in the form of a talk to be effective, the lecture must motivate and create interest among the trainees,(Armstrong, 2010).

Conference/discussion approach; in this method, the trainer delivers a lecture and involves the trainee in a discussion so that his doubts the job get clarified. When big organizations use this method, the trainers uses audio-visual aids such as blackboard, mock-ups and slides in some cases the lecturer are videotaped or audio taped,(Armstrong, 2010). Programmed instruction; this method has become popular in recent years. The subject matter to be learned is presented in a series of carefully planned sequential units. These units are arranged from simple to more complex levels of instruction,(Armstrong, 2010). Virtual Organization and E-learning; the virtual organization is a temporary network of companies that come together quickly to exploit fast changing opportunities .Partners in a virtual organization generally share costs skilled and access to international markets.

Training is important and an imperative tool for the organization to revamp the performance of all the personnel for organizational growth and success. It is beneficial to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. Firms can develop and enhance the quality of the current employees by providing comprehensive training and development, (Anonymous, 1998). Training is essential not only to increase productivity but also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs (Anonymous, 1998). The general benefits received from employee training are: increased job satisfaction and morale, increased motivation, increased efficiencies in processes, resulting in financial gain, increased capacity to adopt new technologies and methods, increased innovation in strategies and products and reduced employee turnover.

### **2.2.2 Employee performance**

According to Thomas, (2011), employee performance is defined as the way in which an employee's activity is accomplished in a particular level of standards to which a task is

to be accomplished. Employee job performance is an evaluation of the results of a person's behavior. It involves determining how well or poorly a person has accomplished a task or done a job (George & Jones, 2011). Employee performance will be indicated in employees in form of quality of service (high service quality), work motivation (employees' satisfaction at work place), innovativeness (high creativity), among others.

According to George & Jones, (2011), work motivation is defined as psychological forces that determine the direction of a person's behavior in an organization, a person's level of efforts and a person's level of persistence. The three key elements of employee job/work motivation are direction of behavior, level of effort and level of persistence. Direction of behaviors is defined as which behaviors does a person choose to perform in an organization? Level of effort is defined as how hard does a person work to perform a chosen behavior? Level of persistence is defined as when faced with obstacles, road blocks, and stone walls, how hard does a person keep trying to perform a chosen behavior successfully? (George & Jones, 2011).

According to Prasad, (2011), most experts believe that a firm's strategy must be aligned with employees' competences and their job performance if profitability, growth, effectiveness, and evaluation are to be achieved; and managers have a responsibility to develop, implement, monitor, and modify measures of performance, and this is in line with performance management process which should be a prime source of information about individual learning and development needs. The performance management approach to learning concentrate on the preparation of performance improvement programs and learning contracts or personal development plans, which are related to jointly determined action plans.

### **2.2.3 The relationship between training and employee performance**

According to Dearden, et al, (2013), training may influence workplace performance directly by raising output per worker, or be measured indirectly through its impact on

the wage on the assumption that this is equal to the marginal productivity of labor. However, this will not be the case if there are imperfections in the labor markets.

Dearden, et al, (2013), were able to measure the impact of training on productivity directly using a panel of British industries over the period 1983 to 2012. They found that a one percentage point increase in training was associated with an increase in value added per hour of about 0.6 percent, but an increase in wages of only 0.3 percent, consistent with employer monopoly power in the labor market, so that using wages as a proxy for productivity would tend to under-estimate actual productivity. Over-education, over-skilling could also moderate any influence on performance, (Tsang, et al, 1991). Effective training can have an indirect effect on employee job performance if it increases job satisfaction by, for example, making it easier for employees to perform the job or feel more valued, and (Karloff's, 2013).

According to Pachura, (1998), the relationship between training effectiveness and employee job performance can be seen in aspects such as knowledge improvement, employee job satisfaction, innovativeness at work, career orientation and goal orientation. Training programs improves employee's job knowledge which as a result improves employee job performance; job satisfaction comes from feeling comfortable within the organization after training and this automatically improves employee job performance; innovation comes as a result of training in that employees fit in the organization and knows how the organization fits into its overall industry hence creating innovation and as a result improved employee job performance. Also effective training targets the gap between what was expected and what is currently being done. Training strives to bridge this gap and hence improved employee job performance,(Pachura, 1998).

## **2.3 Related studies**

### **2.3.1 Related studies on the forms of training**

According to Cole, (2012), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few. This means that training if it is effective can enable an employee succeed in their occupations or tasks.

Training is the planned and systematic modification of behavior through learning events, activities and programs which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon 2013:235).

Pheesey, (1991), defines training as the systematic process of altering the behavior and or attitudes of employees in a direction to increase the achievement of organizational goals. This means for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity.

According to Derek & Hall, (2011), training is defined as an organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill. It is a learning process that involves the acquisition of knowledge, sharpening of skills, concepts, rules, or changing of attitudes and behaviors to enhance the performance of employees.

Training is defined as learning that is provided in order to improve performance on the present job (Nadler, 2011). In the banking industry in Lusaka Zambia, training is done in terms of on-the-job training and off-the-job training, but the emphasis is on on-the-job training.

Study findings on training in the research conducted by Sayid (2015), about the training and employee performance in Hargeisa Somalia, indicated that, the various techniques of training used in Hargeisa Somalia are mostly off-the-job techniques such as vestibule training, role playing, lecture method, conference discussion, programmed instruction, and virtual organization and e- learning. Such techniques are not effective to enable the company provide training. The previous researcher did not consider other training techniques called on-the-job training, for example, job instruction training, job rotation, coaching, committee assignments, and apprenticeship among others.

These on-the-job techniques could be more effective than the off-the-job training techniques.

More study findings about training in selected telecommunication companies in Hargeisa Somalia, most respondents answered that training improves the knowledge and skills and most of them answered that training took part in improving their job performance, (Keyse, 2010).

### **2.3.2 Related studies on the level of employee performance**

According to Thomas, (2011), employee performance is defined as the way in which an employee's activity is accomplished in a particular level of standards to which a task is to be accomplished. Employee job performance is an evaluation of the results of a person's behavior. It involves determining how well or poorly a person has accomplished a task or done a job (George& Jones, 2011). Employee performance will be indicated in employees in form of quality of service (high service quality), employee productivity, innovativeness (high creativity), among others.

According to Prasad, (2011), most experts believe that a firm's strategy must be aligned with employees' competences and their job performance if profitability, growth, effectiveness, and evaluation are to be achieved; and managers have a responsibility to develop, implement, monitor, and modify measures of performance, and this is in line with performance management process which should be a prime source of information



about individual learning and development needs. The performance management approach to learning concentrate on the preparation of performance improvement programs and learning contracts or personal development plans, which are related to jointly determined action plans.

Performance is the process by which executives, managers, and supervisors work to align employee performance with the firm's goals. An effective performance management process has a precise definition of excellent performance, uses measurement of performance and provides feedback to employees about their performance. Thus, it defines, measures, monitors and gives feedback. Performance evaluation is crucial part of a firm's performance management process. From a strategic and competitive advantage perspective, it is important to integrate employee performance with organizational performance goals, (Ivancevich, 1998). A group of employees who perform in a manner that does not help the firm accomplish its goals is incongruent with short or long-term survival. Most experts believe that a firm's strategy must be aligned with employee's competencies and performance if profitability, growth, effectiveness and evaluation are to be achieved, (Ivancevich, 1998).

Therefore, managers in the banking industry in Lusaka Zambia have a responsibility to develop, implement, monitor and modify measures of performance. However, not all measures are easy to develop. For example the measurement of tangible outcomes as computers, automobiles, or television sets can be done with precision, while the measurement of intangible outcomes or services provided by a teacher, a lawyer or accountant is difficult to provide, (Buchner, 2013).

Managers should also know that performance management is not just a top-down process in which managers tell their subordinates what they think about them, they should objectives with them and institute performance improvement plans, (Buchner, 2013). As Buchner, (2013), emphasizes performance management should be something that is done for people and in partnership with them. According to

Hawthorne studies, and many other research work on productivity of worker highlighted the fact that employees who are satisfied with their job will have higher job performance, and thus supreme job retention, than those who are not happy with their jobs (Landy, 2011).

Moreover, it is stated that employees are more likely to turnover if they are not satisfied and hence demotivated to show good performance. Employee performance is higher in happy and satisfied workers and the management find it easy to motivate high performers to attain firm targets. (Kinicki and Kreitner, 2013). The employee could be only satisfied when they feel themselves competent to perform their jobs, which is achieved through better training programs. Recognizing the role of training practices, enable the top executives to create better working environment that ultimately improves the motivational level as well as the performance of the workforce. According to Leonard-Barton, (2013), an organization that gives worth to knowledge as a source of gaining competitive edge than competitors, should build up system that ensure constant learning, and on the effective way of doing so is training.

Pfeffer (2011) highlights that well-trained workforce is more capable of achieving performance targets and gaining competitive advantage in the market. Training is determined as the process of enabling employee to complete the task with greater efficiency, thus considered to be vital element of managing the human resource performance strategically (Lawler, 2014; Delaney and Huselid, 2012).

The importance of training on the employee performance, through ccelerating the learning process, is mentioned in many researches (for example, McGill and Slocum, 2014; Ulrich et al., 2014; Nonaka and Takeuchi, 2011; DiBella et al., 2012). Employee performance, achieved through training, refers to immediate improvements in the knowledge, skills and abilities to carry out job related work, and hence achieve more employee commitment towards the organizational goals (Huselid, 2011; Ichniowski et al., 2013).

Kamoche and Mueller (1998) mentioned that training should lead to the culture of enhancing learning, to raise employee performance and ultimately higher return on investment (in training) for the firm. "A term typical to the Human Resource field, employee performance is everything about the performance of employees in a firm or a company or an organization. It involves all aspects which directly or indirectly affect and relate to the work of the employees" (employee performance, website). Employee's performance is important for the company to make every effort to help low performers.

Performance is classified into five elements: planning, monitoring, developing, rating and rewarding. In the planning stage, planning means setting goals, developing strategies, and outlining tasks and schedules to accomplish the goals. Monitoring is the phase in which the goals are looked at to see how well one is doing to meet them.

Monitoring means continuously measuring performance and providing ongoing feedback to employees and work groups on their progress toward reaching their goals. Ongoing monitoring provides the opportunity to check how well employees are meeting predetermined standards and to make changes to unrealistic or problematic standards. During the developing stage an employee is supposed to improve any poor performance that has been seen during the time frame one has been working at the company. During planning and monitoring of work, deficiencies in performance become evident and can be addressed. The rating is to summarize the employee performance. This can be beneficial for looking at and comparing performance over time or among various employees. Organizations need to know who their best performers are at the end of the cycle is rewarding stage. This stage is designed to reward and recognize outstanding behavior such as that which is better than expected.

Study findings on employee performance in the research conducted by Keyse, (2010), about training and employee performance in selected telecommunication companies in Hargeisa Somalia, indicated that, it was not easy to identify more performing staff in

the company while the low performance is highlighted, but no development support is defined, the employees were asked to set or help set their own performance goals while the management establishes the goals openly and sets targets against realistic output standards from which everyone will be evaluated, (Keyse, 2010).

### **2.3.3 The relationship between training and employee performance**

Most of the previous studies provide the evidence that there is a strong positive relationship between human resource management practices and organizational performance. (Purcell et al., 2010). According to Guest (2013) mentioned in his study that training and development programs , as one of the vital human resource management practice, positively affects the quality of the workers knowledge, skills and capability and thus results in higher employee performance on job. This relation ultimately contributes to supreme organizational performance.

The result of Farooq & Aslam, (2011) study depicts the positive correlation between training and employee performance as  $r=.233$ . Thus, we can predict from this finding that it is not possible for the firm to gain higher returns without best utilization of its human resource, and it can only happen when firm is able to meet its employee's job related needs in timely fashion. Training is the only ways of identifying the deprived need of employees and then building their required competence level so that they may perform well to achieve organizational goals. Moreover, the result of the study of Sultana, et.al. (2012), conducted in telecom sector of Pakistan, states the  $R^2$  as .501 which means that 50.1% of variation in employee performance is brought by training programs.

Further, the T-value was 8.58 that explains training is good predictor of employee performance. As depicted by the work of Harrison (2011), learning through training influence the organizational performance by greater employee performance, and is said to be a key factor in the achievement of corporate goals. However, implementing training programs as a solution to covering performance issues such as filling the gap

between the standard and the actual performance is an effective way of improving employee performance (Swart et al., 2011).

According to Swart et al., (2011), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the workers and enhancing employee performance. He further elaborates the concept by stating that training facilitates organization to recognize that its workers are not performing well and thus their knowledge, skills and attitudes need to be moulded according to the firm needs.

There might be various reasons for poor performance of the employees such as workers may not feel motivated anymore to use their competencies, or may be not confident enough on their capabilities, or they may be facing work- life conflict. All the above aspects must be considered by the firm while selecting most appropriate training intervention that helps organization to solve all problems and enhance employee motivational level to participate and meet firm expectations by showing desired performance. As mentioned by Swart et al. (2011) this employee superior performance occurs only because of good quality training program that leads to employee motivation and their needs fulfillment.

According to Wright and Geroy (2010), employee competencies change through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhances the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner.

However, employee performance is also affected by some environmental factors such as corporate culture, organizational structure, job design, performance appraisal

systems, power and politics prevailing in the firm and the group dynamics. If the above mentioned problems exist in the firm, employee performance decreases not due to lack of relevant knowledge, skills and attitude, but because of above mentioned hurdles. To make training effective and to ensure positive effect of training on employee performance these elements should be taken into consideration Wright and

Geroy (2010). Besides, Eisenberger et al. (2012) stated that workers feel more committed to the firm, when they feel organizational commitment towards them and thus show higher performance.

Bartel (2011), reports that there is a positive correlation between effective training program and employee productivity, however to make it possible, (Swart et al., 2011), it is the responsibility of the managers to identify the factors that hinders training program effectiveness and should take necessary measures to neutralize their effect on employee performance. In addition, Ahmad and Bakar (2010), concluded that high level of employee commitment is achieved if training achieve learning outcomes and improves the performance, both on individual and organizational level.

These findings are also consistent with the results of Kim (2013) research work. Generally, it can be debated that the effect of training program on employee outcomes such as motivation, job satisfaction and organizational commitment, did not received much attention so far. Rare work was done to test whether firms can affect their workers attitude, through proper training interventions. According to Lang (2013), training should be planned in such a way that it results in organizational commitment. On the other hand Gaertner and Nollen (2011) proposed that employees' commitment is a result of some human resource practices, that is, succession planning and promotions, career development and training opportunities. All these practices, when achieved results in greater employee performance. Moreover, Meyer and Smith (2011), investigate the link between Human Resource Management practices and organizational commitment, so as to discover the causes of effective employee performance. Although

the above literature provides the evidences regarding the benefits of training and its positive influence on employee performance.

Cheramieet al. (2013), argued that, management, mostly feel hesitant while investing in its human resource due to various reasons. Sometime, in spite of receiving effective and timely training programs, employee are intended to cash it for the sake of their own market value and employment opportunity , or willing to change job just because of higher salaries, and thus, firm investment in training results as a cost rather than profit. It is also observed that due to the resistance of the organization towards offering training, propels individuals to invest themselves for their career development and greater performance (Baruch, 2013).

As mentioned by Arnoff (1991), training sessions accelerate the initiative ability and creativity of the workforce and facilitate to avoid human resource obsolescence, which may occur because of demographic factors such as age, attitude or the inability to cope with the technological changes.

Bisi (2010), reported that training is a systematic process of enhancing the knowledge, skills and attitude, hence leads to satisfactory performance by the employees at job. He further mentioned that the need and objectives of the training program should be identified before offering it to the employees.

Scott, Clothier and Spriegel (2013) argued that training is the crux of better organizational management, as it makes employees more efficient and effective. They further elaborated that training practice is have a strong bond with all other human resource practices as (Mamoria, 2011), it enables employees to develop themselves within the firm and raise their market value in the market.

Moreover, training supports to shape employees' job related behavior and facilitate them to participate for the success of the organization and ultimately firm gets higher

return due to superior performance of its employees. Mamoria (2011), further mentioned that a well-trained worker is able to make a best use of organizational resources along with minimum level of wastages.

As stated by Ohabunwa (2011), when employees are well trained organization can delegate responsibility and authority to them with full confidence of ensuring organizational success. In recent years even in modern companies, more and more executives had turned to personal coaches to address their training needs. A coach might sit on a meeting to observe the employee in action, and later provide feedback and guidance to help employees on how to improve their interaction skills in the future, (Jackson & Schuler, 2011).

Most coaches also encourage their "trainees" to discuss difficult situations as they arise and work through alternative scenarios for dealing with those situations. Although coaching is rapidly growing in popularity, it is a relatively new technique, (Jackson & Schuler, 2011). Evidence of its effectiveness has not yet been documented and few guidelines are available to evaluate whether a potential coaching relationship is likely to succeed, (Jackson & Schuler, 2011).

Performance is the process by which executives, managers and supervisors work to align employee performance with the firm's goals. An effective performance management process has a precise definition of excellent performance, uses measurements of performance, and provides feedback to employees about their performance. Thus, it defines, measures, monitors, and gives feedback. Performance evaluation is crucial part of a firm's performance management process, (Ivancevich, 1998).

From a strategic and competitive advantage perspective, it is important to integrate employee performance with organizational performance goals. A group of employee who performs in a manner that does not help the firm accomplish its goals is



incongruent with short or long term survival. Most experts believe that the firm's strategy must be aligned with employee's competencies and performance if profitability, growth, effectiveness and evaluation are to be achieved, (Armstrong, 2009).

Effective training therefore, helps an organization achieve knowledge workers who provide intellectual capital which contributes to the accomplishment of performance goals,(Ivancevich, 1998). Study findings on the relationship between the level of training and employee performance in the research conducted by Keyse, (2010), about training and employee performance in selected telecommunication companies in Hargeisa Somalia, indicated that, many respondents disagreed with some doubt that performance is not related to training, that, causes of employee performance problems is attributable to the work environment, not the employees, (Keyse, 2010).

#### **2.4 Research gaps**

The researcher identified the following gaps in the previous researcher's literature which needs attention. The researcher identified content gap in the previous researcher's literature on the level of training since the previous researcher looked training only in terms of off-the-job ignoring the on-the-job techniques, (Keyse, 2010). The previous researcher failed to conceptualize performance into simple elements which are easily understood and manageable by the staff. The researcher has also identified the content gap in the previous researcher's work which needs attention, (Keyse, 2010).In the previous study, the researcher failed to come up with a good theory that could guide the study, therefore, a theoretical gap has been identified in the previous researcher's work which also needs serious attention, (Keyse, 2010). Also in his study, the previous researcher did not clearly show the research paradigm to follow; whether to follow qualitative or to follow quantitative. The researcher therefore, has identified paradigm gap which also needs much attention.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter showed the research design, target population, sample size, sampling techniques, data sources, research instruments, validity and reliability of the instrument, data gathering procedure, data analysis, and ethical considerations in the study.

#### **3.1 Research design**

The study adopted a descriptive research design to establish whether the role played by CBOs has an effect on the development and management of feeder roads. The cross-sectional research design enabled the selection of a random sample made up of different categories of respondents. The study also used the quantitative and qualitative approaches. The quantitative aspect focuses on testing variables measured with numbers and analyzed with statistical procedures (Cresswell, 2003). The qualitative approach is where the study used the narrative nature of the data to be collected using the interview guide. In opting for survey method, the researcher intended to gather data from a number of respondents so as to generalize from the selected sample to be used to the entire population of the study.

#### **3.2 Study Population**

The target population of this study were 100 individuals who were staff of the three selected banks such as Access bank, Zambia Ltd, AB Bank, Zambia Ltd and Barclays bank Zambia PLC. According to the director banking industry Zambia, (2015), the three banks have 100 employees in the banking sector categorized as follows; 90 subordinate staff, 10 supervisors. The researcher has chosen the three banks due to the fact that they have the required number of staff who can provide the necessary information.

### 3.3 Sample size

The sample size for this study was 80 respondents who were selected from the target population of 100, Access bank Zambia Ltd. This sample was arrived at using Sloven's formula of sample size computation in Table 3.1 which states that;

$$n = N / (1 + N(e^2))$$

Where, n is the sample size, N is the target population, e is the error, which is 0.05

$$n = 100 / (1 + 100(0.05)^2)$$

$$n = 80$$

**Table 3.1**

Category	Target population	Sample
Subordinate staff	90	72
Supervisors	10	08
Total	100	80

**Source: Banking industry report, (2016)**

### **3.4 Sampling Procedures**

To select the sample of 80 respondents out of 100 target population, simple random sampling technique was used. In this technique the list of the staff were obtained from the human resource manager and the researcher used simple rotary method to select the sample until 80 samples are obtained from the target population of 100 respondents.

### **3.5 Data sources**

The research used both primary and secondary data.

#### **3.5.1 Primary data sources**

The researcher obtained primary data by use of questionnaires.

#### **3.5.2 Secondary sources**

The researcher also used data from reports and previous research work

### **3.6 Data collection instruments**

The data collection instrument in this study was basically questionnaires and interview guide.

#### **3.6.1 Questionnaires**

Questionnaires by definition mean a set of printed questions addressed by the researcher to the respondent for him or her to answer and after answering return the questionnaires to the researcher. The questionnaires were administered personally by the researcher to the respondents and collected after time interval. The questionnaires comprised of closed ended questions that required the respondents to answer all the

questions to the best of their knowledge. The questionnaires were used because they were cheap, quicker, they cover many respondents, and they are free from interview bias and give accurate information since respondents take their time to answer the questions. However, they have a disadvantage of non-despondence. The scoring system of this instrument is as follows: strongly agree (4); agree (3); disagree (2); strongly disagree (1).

### **3.6.2 Interview Guide**

The researcher used interview guide to collect primary data. Semi-structured face-to-face interview guide was set up with sets of outlined questions about issues to be explored. The researcher interviewed one (1) director from each of the directorates within the Ministry. The researcher interviewed these directors on issues related to training and employee performance. The outlined questions were meant to guide and make sure that all the relevant topics were covered.

## **3.7 Validity and Reliability of the Instruments**

### **3.7.1 Validity of the instrument**

Validity is the degree to which results obtained from the analysis of the data actually represents the phenomenon under study. This study looked at three kinds of validity: face validity, content validity and construct validity. Face validity was ensured by giving the questionnaires to two experts to check whether the questions were relevant to the contents. Content validity was ensured by subjecting the researcher devised questionnaires on training and employee performance in the banking industry in Lusaka Zambia that consist of all the elements of the concept of training and employee performance. From there, a Content Validity Ratio (CVR) and Content Validity Index (CVI) were calculated. CVR was calculated by subtracting the total number of items judged to strongly disagree (1), and disagree (2) from the total number of items judged to strongly agree (4) and agree (3), thereby dividing them to a half of people asked to judge the questionnaire. This CVI was accepted because normally it should be greater than 0.7, which means that the questionnaire could be administered. For the purpose of this study, using this formula;

$$CVI = \frac{\text{No of questions declared valid}}{\text{total No of questions in the questionnaire}}$$

CVI once calculated was 0.8

### 3.7.2 Reliability of the instrument

Reliability is a measure of the degree to which research instruments yield consistent results or data after repeated trials. The test-retest technique was used to assess the reliability (accuracy) of the instruments. The researcher devised instruments to ten qualified respondents, in the banking industry in Lusaka Zambia. These respondents were not included in the actual study. In this test- retest technique, the questionnaires were administered twice to the same subjects after the appropriate group of the subject was selected, then the initial conditions were kept constant, the scores were then correlated from both testing periods to get the coefficient of reliability or stability. The tests and the trait measured was stable, indicating consistent and essentially the same results in both times (Treece and Treece, 1973). The minimum Cronbatch Alpha coefficient of 0.75 was used to declare an instrument reliable.

Reliability Statistics	
Cronbach's Alpha	N of Items
.921	32

### **3.8 Data Gathering Procedure**

#### **3.8.1. Before the administration of the questionnaires**

1. An introduction letter was obtained from the college of economics and management for the researcher to solicit approval to conduct the study from respective bank administration.
2. When approved, the researcher secured a list of the qualified respondents from the management of Access bank Zambia Ltd and select through simple random sampling from this list to arrive at the minimum sample size.
3. The respondents were explained about the study and were requested to sign the Informed Consent Form (Appendix 3).
4. Reproduce more than enough questionnaires for distribution.
5. Select research assistants who would assist in the data collection; brief and orient them in order to be consistent in administering the questionnaires.

#### **3.8.2. During the administration of the questionnaires**

1. The respondents were requested to answer completely and not to leave any part of the questionnaires unanswered.
2. The researcher and assistants emphasized retrieval of the questionnaires within five days from the date of distribution.
3. On retrieval, all returned questionnaires were checked if all are answered.

#### **3.8.3 After the administration of the questionnaires**

The data gathered was edited, encoded into the computer and statistically treated using Statistical Package for Social Sciences (SPSS).

### **3.9 Data Analysis**

The study used simple frequency counts (frequencies and percentages) to analyze the profile of respondents. Similarly, mean was also used to analyze the extent to which the level of training of employees had been implemented and the level of employee job performance, correlation analysis using Pearson's coefficient values were used to analyze the relationships between the independent and dependent variables. The frequency and percentage distribution was used to determine the demographic

characteristics of the respondents. The mean was applied for the levels of training and employee performance. An item analysis illustrated the strengths and weaknesses based on the indicators in terms of mean and rank. From these strengths and weaknesses, the recommendations were derived.

The following mean range was used to arrive at the mean of the individual indicators and interpretation as cited from Amin, (2011):

<b>Mean Range</b>	<b>Response Mode</b>	<b>Interpretation</b>
3.26-4.00	Strongly agree	Very satisfactory
2.26-3.25	Agree	Satisfactory
1.26-2.25	Disagree	unsatisfactory
0.26-1.25	Strongly disagree	Very unsatisfactory

Data from the field was compiled, sorted, edited and coded to have the required quality, accuracy and completeness. The researcher used Statistical Package for Social Sciences (SPSS) to analyze the data gathered. Still regression analysis was used to examine how training significantly contributes to employee performance in the Banking industry in Lusaka Zambia.

### **3.10 Ethical Considerations**

To ensure confidentiality of the information provided by the respondents and to ascertain the practice of ethics in this study, the following activities were implemented by the researcher:

- 1) Seek permission to adopt the standardized questionnaire on training Access bank Zambia Ltd in a written communication to the author.
- 2) The respondents and Access bank Zambia Ltd will be coded instead of reflecting the names.
- 3) Request the respondents to sign in the *Informed Consent Form* (Appendix 3)
- 4) Acknowledged the authors quoted in this study and the author of the standardized instrument through citations and referencing.



5) Present the findings in a generalized manner.

### **3.11 Limitations of the study**

#### **The research faced the following problems:**

- Most of the respondents in the banking industry in Lusaka Zambia were too busy, so less time was posed to the researcher. This problem was solved through familiarizing with these respondents and requesting them to spare some time for the researcher.
- Some of the employees were not willing to give out information due to lack of trust between the researcher and the respondents. This was handled by making sure that the researcher familiarized with the respondents to build trust between the researcher and the respondents.
- Confidentiality, in that, there is some information which was not supposed to move out of the banking industry in Lusaka Zambia to the researcher, this limited the research study.
- Some respondents were hesitant to give information since it does not benefit them, thus they needed to have some funds committed to them.
- The study was only limited to the case study due to limited time and resources to cover the company in the whole country. The researcher resorted to random sampling and yet it had its own disadvantages.
- There were transport costs that limited the study.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.0 Introduction

This chapter presents data analysis, presentation and interpretation. The data analysis and interpretation was based on the research objectives as well as the research questions, the presentation is divided into four parts, respondents profile, the forms of training, the employee performance levels and the significance relationship between training and employee job performance.

#### 4.1 Demographic characteristics of the respondents

This part presents the back ground information of the respondents who participated in the study. The purpose of this background information was to determine the characteristics of the respondents and show the distribution of the study population. The distribution depended on gender, age, level of education, position in the organization, and years of experience in the organization.

##### 4.1.1 Gender of the respondents in selected banks in Zambia

Table 4.1.1 shows the distribution of the respondents in selected banks in Zambia by gender.

<b>Gender category</b>	<b>Frequency</b>	<b>Percent</b>
Male	48	60
Female	32	40
<b>Total</b>	<b>80</b>	<b>100</b>

**Source: Primary data, (2016)**

Study findings according to table 4.1.1 indicates that 48 the same as 60% of the respondents are male while only 32 the same as 40% of the respondents are females. This implies that the organization had more males than females.

#### **4.1.2 Respondents age in selected banks in Zambia**

**Table 4.1.2 shows the distribution of respondents in selected banks in Zambia by age**

<b>Age group</b>	<b>Frequency</b>	<b>Percent</b>
18-25	6	7.5
26-35	32	40.0
36-45	35	43.8
46-55	7	8.7
<b>Total</b>	<b>80</b>	<b>100</b>

**Source: Primary data, (2016)**

According to the study findings in table 4.1.2 indicates that 6 respondents the same as 7.5% of the total respondents are of the age group 18-25, 32 respondents the same as 40.0% of the total respondents are of the age group 26-35, 35 respondents the same as 43.8% of the total population are of the age group 36-45, while only 7 respondents, the same as 8.7% of the total respondents are of the age group 46-55 respondents.

This implies that most respondents in the banking industry in Lusaka Zambia are mid adult hood and early adulthood.

#### **4.1.3 Respondents' level of education in selected banks in Zambia**

To determine the distribution of the respondents in terms of their level of education, table 4.1.3 indicates this respondent's distribution.

**Table 4.1.3: Respondents level of education in selected banks in Zambia**

<b>Level of education</b>	<b>Frequency</b>	<b>Percent</b>
Primary	2	2.5
Secondary	20	25.0
Vocational	22	27.5
Bachelors	34	42.5
Masters	2	2.5
<b>Total</b>	<b>80</b>	<b>100</b>

Source: Primary data, (2016)

Research findings from table 4.1.3 indicates that only 2 respondents, the same as 2.5% of the total respondents are primary leavers, 20 respondents, the same as 25% of the total respondents reached the level of secondary, 22 respondents, the same as 27.5% of the total respondents have vocational qualifications, 34 respondents, the same as 42.5% of the total respondents attained bachelor's degree, whereas only 2 respondents, the same as 2.5% of the total respondents are of master's degree holders.

This implies that most of the workers in the selected banks in Zambia are educated to a level of bachelor's degree level.

#### **4.1.4 Position held in the selected banks in Zambia**

To determine the position held in the selected banks, table 4.1.4 shows the findings

**Table 4.1.4: Position held in the organization in selected banks in Zambia**

<b>Job position</b>	<b>Frequency</b>	<b>Percent</b>
Supervisors	08	10
Subordinate Staff	72	90
<b>Total</b>	<b>80</b>	<b>100.0</b>

**Source: Primary data, 2016**

The findings on the table 4.1.4 indicates that only 08 respondent, the same as 10% of the total respondents are on supervisory position, whereas all 72 respondents, the same as 90% of the total respondents are on position of subordinate staff.

#### **4.1.5 Experience in the organization**

To determine the level of experience in the organization, table 5 shows the findings of the research.

**Table 4.1.5: Years of employee experience in the selected banks in Zambia**

**Source: Primary data, (2016).**

The findings on the table 4.1.5 indicates that 04 respondent, the same as 5.0 % of the

<b>Years spent in organization</b>	<b>Frequency</b>	<b>Percent</b>
Below 2 years	4	5.0
2-3 years	26	32.5
4-5 years	41	51.3
6-8 years	4	5.0
9-11 years	5	6.2
<b>Total</b>	<b>80</b>	<b>100.0</b>

total respondents have spent below 2 years in the organization, 26 respondents, the same as 32.5% of the total respondents have spent 2-3 years in the organization, 41 respondents, the same as 51.3 % of the total respondents have spent 4-5 years in the organization, 04 respondents, the same as 5.0% 6-8 years whereas 5 respondents, the

same as 6.2% of the total respondents have spent 9-11 years in the organization. This implies that most of the respondents have a working experience of 4-5 years.

#### 4.2 Objective one; the forms of training used in the banking industry in Lusaka Zambia

The first objective in this study was to examine the forms of training used in the banking industry in Lusaka Zambia. The SPSS software was used to analyse the responses using means and ranks as indicated in table 4.2.

**Table 4.2: Training**

Variable	Mean	Interpretation	Rank
<b>On job training</b>			
After attending effective communication training, team work improved among employees	3.45	Very satisfactory	1
Training on effective communication improved staff relationship between top managers and subordinates	3.37	Very satisfactory	2
New recruits find induction training very useful in this organization	2.83	Satisfactory	3
Effective communication workshops helped the organization to work out some organizational conflicts between the employees.	2.65	Satisfactory	4
Attending training about effective communication helped me to understand different types of communication	2.36	Unsatisfactory	5
On job-training has always improved the knowledge and skills of employees	2.19	Unsatisfactory	6
Improved communication reduced the rate of labour turnover within the organization	2.07	Unsatisfactory	7
<b>Average mean</b>	<b>2.70</b>	<b>Satisfactory</b>	
<b>Off job training</b>			
Employees are helped to acquire technical knowledge and skills through off the job training	3.33	Very Satisfactory	1
The Computer training offered helped us to enrich our IT skills	3.26	Very Satisfactory	2
The organization offers basic computer training to all staff	3.19	Satisfactory	3
Staff gained problem solving skills from the training about conflict resolution in the organization	2.87	Satisfactory	4
External training programs are carefully chosen after collecting enough information about their quality and suitability	2.66	Satisfactory	5
Resolving conflicts within the organization became effective after attending several trainings about conflict resolution.	2.41	Unsatisfactory	6
Staff is prepared for new and future technical challenges by sponsoring them for professional trainings	2.36	Unsatisfactory	7
<b>Average mean</b>	<b>2.87</b>	<b>Satisfactory</b>	
<b>Overall mean</b>	<b>2.79</b>	<b>Satisfactory</b>	

To interpret the means in table 4.2 above, the following mean ranges and their descriptions were used;

### **Key to interpretation of means**

<b>Mean range</b>	<b>Response range</b>	<b>Interpretation</b>
3.26 - 4.00	Strongly agree	Very satisfactory
2.51 - 3.25	Agree	Satisfactory
1.76 - 2.50	Disagree	Unsatisfactory
1.00 - 1.75	Strongly disagree	Very unsatisfactory

Results in table 4.2 indicated that training in Banking industry in, Lusaka Zambia was rated satisfactory and this was indicated by the overall mean of 2.79, implying that training is always effectively practiced and this has helped employees to acquire different types of skills which help them perform well at work. Results further indicated that training differs on different perspectives; for example, regarding on job training, the respondents rated this construct as satisfactory (average mean=2.70), implying that after attending effective communication training, team work has always improved among employees (mean=3.45), training on effective communication improved staff relationship between top managers and subordinates (mean=3.37), new recruits find induction training very useful in this organization (mean=2.83), effective communication workshops helped the organization to workout some organizational conflicts between the employees (mean=2.65). However, this construct (on job training) was rated unsatisfactory on the following items; attending training about effective communication has not helped employees to understand different types of communication (mean=2.36), hence affecting their performance, training has not reduced the rate of labour turnover within the organization (mean=2.07), hence affecting the activities within the banking industry in Lusaka Zambia.

With respect to off job training, this variable was rated satisfactory and this was indicated by the average mean of 2.87, hence implying that the employees in Banking industry in, Lusaka Zambia have gained problem solving skills from the training organized outside work. Employees are helped to acquire technical knowledge and skills through off the job training (mean=3.33), Computer training offered helped them to enrich their IT skills (mean=3.26), the organization offers basic computer training to all staff (mean=3.19), employees have gained problem solving skills from the training about conflict resolution in the organization (mean=2.87), external training programs are carefully chosen after collecting enough information about their quality and suitability (mean=2.66). However the following items were disagreed upon by the respondents; resolving conflicts within the organization became effective after attending several trainings about conflict resolution (mean=2.41), staff is prepared for new and future technical challenges by sponsoring them for professional trainings (mean=2.36), hence implying that staff of the banking industry in Lusaka always have a weakness of preparing for new and future technical challenges by failing to organize trainings aiming at preparing for future challenges.

#### **4.3 Employee performance**

This was broken into three parts and these are; Quality of service (with 5 questions in the questionnaire), employee productivity (with four items) and innovativeness (with five questions in the questionnaire). These questions were based on a four point Likert scale and respondents were asked to rate employee performance by indicating whether they strongly agree, agree disagree or strongly disagree with each question or item. Their responses were analyzed using SPSS and summarized using means and ranks as indicated in table 4.3 below;



**Table 4.3: Employee performance**

<b>Items on Employee performance</b>	<b>Mean</b>	<b>Interpretation</b>	<b>Rank</b>
<b>Quality of service</b>			
You always provide the service with minimal waste of time or resources	3.31	Very satisfactory	1
You always provide service that is generally error free	3.29	Very satisfactory	2
You have always been improving on the quality of services produced in this organization	2.99	Satisfactory	3
You always produce solid quality of work	2.68	Satisfactory	4
You always embrace the need for greater quality of services in this organization	2.52	Satisfactory	5
<b>Average mean</b>	<b>2.96</b>	<b>Satisfactory</b>	
<b>Employee productivity</b>			
You always put in extra hours in order to get the desired results at work	3.43	Very satisfactory	1
You always complete your work in time	3.37	Very satisfactory	2
You always achieve your tasks successfully	3.18	Satisfactory	3
You always complete work with deficiencies	2.45	Unsatisfactory	4
<b>Average mean</b>	<b>3.12</b>	<b>Satisfactory</b>	
<b>Innovativeness</b>			
You always propose ideas that make sense and drive value in your organization	3.26	Very satisfactory	1
You always propose issues that make a difference at work	3.29	Very satisfactory	2
You always work with the team to build the required output	2.78	Satisfactory	3
Step up and take responsibility to help solve some of problems and hunt for opportunities in order to be successful at work	2.24	Unsatisfactory	4
<b>Average mean</b>	<b>2.89</b>	<b>Satisfactory</b>	
<b>Overall mean</b>	<b>2.99</b>	<b>Satisfactory</b>	

**Source: Primary Data, 2016**

Results in table 3 indicated that employee performance was rated satisfactory and this was indicated by the overall mean of 2.99, which implies that the employees in Banking industry in Lusaka Zambia have always produced a relatively appropriate quality of service as expected by management and clients.

Quality of service as the first construct on the dependent variable was measured using five items and this was rated satisfactory (mean=2.96), this implies that the employees

in The Banking industry in Lusaka Zambia have always completed the products or service with minimal waste of time or resources and work which is generally error free.

With respect to employee productivity, results indicated that this construct was also rated satisfactory and this was indicated by the average mean of 3.12, hence implying that the majority of employees of Banking industry in Lusaka Zambia have always put in extra hours in order to get the desired results at work. Still results indicated that two items were rated very satisfactory (mean=3.43 & 3.37), which implies that the employees always complete their work in time. One item was rated satisfactory (mean=3.18) which implied that majority of employees always achieve their tasks successfully, and only one item was rated unsatisfactory (mean=2.45), hence implying that though majority of employees in the Banking industry in Lusaka Zambia complete work in time, the fact is that they always complete it with deficiencies.

Concerning innovativeness; this construct was rated satisfactory and this was indicated by the average mean of 2.89, hence implying that the employees in the Banking industry in Lusaka Zambia always propose ideas that make sense and drive value in the organisation. Still results indicated that two items were rated very satisfactory (mean=3.26 & 3.29), this implies that the employees in the Banking industry in Lusaka Zambia always propose issues that make a difference at work, one item was rated unsatisfactory (mean=2.24), hence implying that most employees in Banking industry in Lusaka Zambia always don't step up and take responsibilities to help solve some of problems and hunt for opportunities in order to be successful at work.

### **Objective two; effect of off-job training on employee performance in banking industry in Lusaka Zambia**

The first objective in this study was to examine how on job training affects employee performance in Banking industry in, Lusaka Zambia, here the researcher regressed the mean indices on on-job training and those on employee performance using the regression analysis and results are indicated in table 4.4 below;

**Table 4.4: Effect of job training on employee performance**

Variables regressed	Adjusted r	F-value	Sig.	Interpretation	Decision on H <sub>0</sub>
Employee performance VS On-job training	.785	12.812	.000	Significant effect	Rejected

**Source: Primary Data, 2016**

The results in table 4.4 revealed that on-job training accounted for 78.5% on employee performance and this was indicated by adjusted r of 0.785 leading to an implication that training significantly affects employee performance in Banking industry in Lusaka Zambia, since the sig. value (0.000) was far less than 0.05, which is the maximum level of significance required to declare a significant effect in social sciences. Basing on these results the decision on hypothesis was rejected and confirming that satisfying on-job training can increase employee performance in Banking industry in, Lusaka Zambia.

**Objective three; Effect of off-job training on employee performance**

The third objective in this study was to examine how off job training affects employee performance in Banking industry in, Lusaka Zambia. The researcher regressed the means on both variables by using regression analysis as a way of achieving this objective and this was indicated in table 4.5;

**Table 4.5: Effect of off job training on employee performance**

Variables regressed	Adjusted r	F-value	Sig.	Interpretation	Decision on H <sub>0</sub>
Employee performance VS Off-job training	.654	10.631	.000	Significant effect	Rejected

**Source: Primary Data, 2016**

The regression results in table 4.5 indicated the effect of off job training on employee performance in Banking industry in Lusaka Zambia, off-job training significantly accounted for 65.4% on employee performance and this was indicated by adjusted r of

0.654, and this implied that off-job training significantly affects employee performance in Banking industry in Lusaka Zambia, since the sig. value (0.000) was far less than 0.05 which is the maximum level of significance required to declare a significant effect in social sciences. Therefore this implies that effective off job training partly can improve on employee performance in Banking industry in Lusaka Zambia and ineffective off job training reduces it.

#### **Objective four; examining the relationship between training and employee performance**

The fourth objective in this study was to examine the relationship between training and employee performance in Banking industry in, Lusaka Zambia. Therefore to achieve this objective and to test this null hypothesis, the researcher correlated the means on both variables by using the Pearson's Linear Correlation Coefficient as indicated in table 4.6;

**Table 4.6: Relationship between training and employee performance**

<b>Variables correlated</b>	<b>r-value</b>	<b>Sig</b>	<b>Interpretation</b>	<b>Decision on Ho</b>
Training Vs Employee performance	.617	.000	Significant correlation	Rejected

#### **Source: Primary Data, 2016**

The Pearson's Linear correlation Coefficient (PLCC) results in table 4.6 indicated a significant correlation between training and employee performance in Banking industry in, Lusaka Zambia, since the sig. value (0.000) was far less than 0.05 and r-value (0.617) which is the maximum level of significance required to declare a significant relationship in social sciences. Therefore this implies that effective training increases employee performance in Banking industry in Lusaka Zambia and ineffective training reduces it.

**Table 4.7: Regression Analysis between employee performance (DV) and training (IV)**

Variables regressed	Adjusted $r^2$	F-value	Sig.	Interpretation	Decision on $H_0$
Employee performance VS Training	.834	25.812	.000	Significant effect	Rejected
Coefficients	Beta	t-value	Sig		
(Constant)	3.146	4.034	.000	Significant effect	Rejected
On-job training	.749	6.484	.000	Significant effect	Rejected
Off-job training	.594	4.651	.000	Significant effect	Rejected

**Source: Primary Data, 2016**

Regression model

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

Where Y= Dependent variable

$\alpha$  =level of significance (0.05)

B= Beta

X= Independent variables

Regression analysis results in table 6 above revealed that training accounted for 83.4% on employee performance and this was indicated by adjusted r squared of 0.834 leading to a conclusion that training significantly affects employee performance in Banking industry in Lusaka Zambia. The coefficients table indicated that of all the aspects of training, on-job training accounted for the biggest influence on employee performance ( $\beta=0.749$ , Sig=0.000).

Results from the interview guide indicated that; "*modular training, distance learning; trainings and shadow method. The latter method is probably the most effective. The idea is that a new employee or an employee applying for skills upgrade is "attached" to the more experienced fellow professional. Naturally, this must be preceded by the corresponding theoretical training of the future "shadow executive". This method has long established itself as one of the best and widely used in various enterprises with completely different features*"

Concerning different steps in training of employees in the bank replied *"the first step in creating effective training programs is to determine what training employees need. Gathering data to determine what training needs employee shaves that training can be developed to improve the effectiveness of employees and thereby help the bank meet its business objectives. There are four reasons why training needs assessment should be done before training programs are developed:(a) to identify specific problem areas in the bank so that the highest priority bank's problems requiring training solutions are addressed; (b) to obtain management support by making certain that the training directly contributes to the bottom line, that the training improves employee job performance; (c) to develop data for evaluation of the success of the training program, when the training has been completed; and (d) to determine the costs and benefits of training, because there are costs to leaving a training need unmet as well as benefits from improved job performance"*.

## **CHAPTER FIVE**

### **DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter focuses on the findings, conclusions, recommendations based on the conclusions of this study and suggested areas that need further research following the study objectives and study hypothesis.

#### **5.1 Discussions**

##### **5.1.1 Objective one; the forms of training used in the banking industry in Lusaka Zambia**

The findings indicated that training in Banking industry in Lusaka Zambia was rated satisfactory, implying that on-job and off-job trainings are always effectively practiced which has helped employees to acquire different types of skills which help them perform well at work. There is a well-designed and widely shared training policy in the organization; all these were very high indicating a very satisfactory interpretation. The findings are in line with Cole (2012) who noted that training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task, for example the need to have efficiency and safety in the operation of particular machines or equipment or the need for effective sales force and others. The finding is in line with Jie and Roger (2011) who noted that training programs not only develop employees but also help an organization to make best use of their human resources in favor of gaining competitive advantage. Therefore, it seems mandatory by the firm to plan for such a training programs for its employees to enhance their abilities and competencies that are needed at the workplace. Kathiravan and Zakkeer (2013) added that training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner (David, 2013). Moreover it also enable employees to deal with the customer in an effective manner and respond to their complaints in timely manner (Hollenbeck, Derue and Guzzo, 2004). Training

develops self-efficacy and results in superior performance on job, by replacing the traditional weak practices by efficient and effective work related practices. However, the above findings are in disagreement with Robbins, (2010), who stated that employee performance is dependent on motivation through employee rewards.

#### **5.1.2 Objective two; how on-job training affects employee performance**

The findings indicated that on-job training significantly affects employee performance in Banking industry in, Lusaka Zambia. Therefore this implies that effective on job training can increase employee performance in Banking industry in, Lusaka Zambia. This finding is in line with Langdon (2011) who noted that training of employees in an organization has a direct impact on its service standards. For example, employees who lack drive, passion and commitment to their work may lack initiative, fail to meet target dates and show very little regard for the importance of value contribution in whatever they do. Thus, the connection between the first two layers is clear. The researcher firmly trainings the view by Langdon (2011) that the next layer is the training provided by business. He maintains that without adequate training, desired behavior and standards are difficult, if not impossible to achieve, therefore every kind of performance needs training.

#### **5.1.3 Objective three; examining how off job training affects employee performance**

The third objective in this study aimed at examining how off-job training affects employee performance in Banking industry in, Lusaka Zambia. The findings indicated that off job training has a significant effect on employee performance in Banking industry in Lusaka Zambia, this implied that effective off job training can lead to an improvement on employee performance in Banking industry in, Lusaka Zambia and ineffective off job training reduces employee performance. This finding is also in line with Filippo (2012) who denoted that employee performance may be evaluated in terms of the output of an employee in a specific period of time. Typically, the productivity of a given worker will be assessed relative to an average for employees doing similar work.



Because much of the success of any organization relies upon the productivity of its workforce, employee performance is an important consideration for businesses and banking institutions.

#### **5.1.4 Objective four; examining the relationship between training and employee performance**

The third objective in this study was to examine the relationship between training and employee performance in Banking industry in, Lusaka Zambia. The findings indicated a significant relationship between training and employee performance in Banking industry in, Lusaka Zambia, this implies that effective training increases employee performance in Banking industry in, Lusaka Zambia and ineffective training reduces employee performance.

The findings still indicated that on job training was rated satisfactory, hence confirming that attending training about effective communication has helped employees to understand different types of communication skills. Off job training was rated satisfactory, hence confirming that the employees in Banking industry in, Lusaka Zambia have gained problem solving skills from the training about conflict resolution in the organization. Employee performance was rated satisfactory, this implies that the employees in Banking industry in Lusaka Zambia always perform their duties the way required by their bosses, this also implied that the employees in Banking industry in Lusaka Zambia have always produced a relatively appropriate quality of service as expected by management. This finding also is in line with that of Minsky (2008) where he noted that employee performance indicates the degree of accomplishment of a task(s) that make(s) up an individual's job, it has also been indicated not only as an out-come or result but also as a process of combining material and immaterial inputs so as to give value addition.

## **5.2 Conclusions**

### **Objective one;**

From the findings, the researcher concluded that on-job and off-job trainings are always practiced though not effectively, which has somehow helped employees to acquire different types of skills which help them perform well at work though not effectively expected by their supervisors.

### **Objective two**

From the findings of the study, it was concluded that effective on-job training can increase employee performance in Banking industry in, Lusaka Zambia.

### **Objective three**

From the findings of the study, it was concluded that effective off job training can lead to improvement on employee performance in Banking industry in, Lusaka Zambia and ineffective off job training can reduce employee performance.

### **Objective four**

From the findings of the study, the researcher concluded that effective training can increase employee performance in Banking industry in, Lusaka Zambia and ineffective training reduces employee performance.

## **5.3 Recommendation**

The researcher recommends to the board Banking industry in to put in place a set of organizational culture to be followed by all workers as a way of behavior apprising in this organization.

The researcher recommends to Banking industry in members to give an opportunity to the workers to always have "a say " during decision making, this can be done by allowing them to contribute during meetings.

The researcher recommends that the banking institutions should provide reliable information to both workers and clients before passing out any advertisement. Training needs analysis should always be done first and then training provided depending on the need and this can help improve on the effectiveness of the training.

Managers should help employees in setting their performance goals and set performance targets and appraise employee performance, this will enable employees know how best they are performing and hence improve on their performance.

#### **5.4 Contribution to knowledge**

The study was able to bridge the gaps that were not covered by the previous studies on training and employee performance in Lusaka Zambia. The study brought up new frontiers of knowledge on how Banking institutions should apply training systems and the weaknesses that were found out in their current operations hindering employee performance in terms of quality of service, employee productivity and innovativeness.

#### **5.5 Areas for further research**

Prospective researchers and even students are encouraged to research on the following areas;

1. Training and goal accomplishment among employees in Banking industry in, Lusaka-Zambia.
2. Training and service delivery in Banking industry in Lusaka Zambia.
3. Training and employee job commitment in Banking industry in Lusaka Zambia.

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**APPENDICES**

**APPENDIX 1 A**

**TRANSMITTAL LETTER FROM CHDR**

OFFICE OF THE DEPUTY VICE CHANCELLOR (DVC)

COLLEGE OF HIGHER DEGREE AND RESEARCH (CHDR)

---

Dear Sir/Madam,

**RE: INTRODUCTION LETTER FOR Mr. Munjile, REG NO 1161-06196-04499,  
TO CONDUCT RESEARCH IN YOUR INSTITUTION**

The above mentioned candidate is a bonfire student of Kampala International University pursuing a Master of Arts in Human resource Management.

He is currently conducting a field research for his thesis entitled, **Training and Employee Performance in the three selected banks in Zambia.**

Your institution has been identified as a valuable source of information pertaining to his research project. The purpose of this letter then is to request you to avail he with the pertinent information he may need.

Any data shared with he will be used for academic purposes only and shall be kept with utmost confidentiality.

Any assistance rendered to her will be highly appreciated.

Yours faithfully,

Deputy Vice chancellor, \_\_\_\_\_



**APPENDIX 1B**  
**TRANSMITTAL LETTER FOR THE RESPONDENTS**

---

Dear Sir/ Madam,

Greetings!

I am a Master of Arts in Human Resource Management candidate of Kampala International University. Part of the requirements for the award is a thesis. My study is entitled, **Training and Employee Performance in the banking industry in Lusaka Zambia.**

Within this context, may I request you to participate in this study by answering the questionnaires? Kindly do not leave any option unanswered. Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to others.

May I retrieve the questionnaire within five days (5)?

*Thanks you so much in advance*

*Yours sincerely*

*Munjile*

*Kampala international university*

*Kampala, Uganda*

**APPENDIX II**  
**INFORMED CONSENT**

I am giving my consent to be part of the research study of Mr. .... that will focus on training and employee performance in the banking industry in Lusaka Zambia.

I shall be assured of privacy, anonymity and confidentiality and that I will be given the option to refuse participation and right to withdraw my participation anytime.

I have been informed that the research is voluntary and that the results will be given to me if I ask for it.

Initials: \_\_\_\_\_

Date \_\_\_\_\_

**APPENDIX III**  
**QUESTIONNAIRE**  
**SECTION A**

**Demographic characteristics of the respondents in the banking industry in Lusaka Zambia**

Please tick the appropriate box

1. **Gender:**     ☐Male            ☐Female
  
2. **Age:**   ☐18 -25     ☐26-35     ☐36-45     ☐46-55     ☐56+
  
3. **Education Level:**  
☐Primary ☐Secondary ☐Vocational ☐Bachelor ☐Master ☐Other, specify\_\_\_\_\_
  
4.     **Position in organization:** ☐Top mgt ☐Middle mgt ☐Low level mgt            ☐Staff member
  
5.     **Years of experience (in organization):** ☐1     ☐2-3     ☐4-5     ☐6-8     ☐9-10     ☐11+

**SECTION B**

**Questionnaires to determine the forms of training in the banking industry in Lusaka Zambia**

**Direction:** On the space provided before each option, indicate your best choice by using the rating system below:

<b>Response Mode Rating</b>		<b>Description</b>
Strongly Agree	(4)	You agree with no doubt at all
Agree	(3)	You agree with some doubt
Disagree	(2)	You disagree with some doubt
Strongly disagree	(1)	You disagree with no doubt at all

Scale	The forms of trainings in Access Bank, Zambia Ltd.	1	2	3	4
	<b>On-job training</b>				
1.	After attending effective communication training, team work improved among employees				
2.	Attending training about effective communication helped me to understand different types of communication				
3.	Effective communication workshops helped the organization to workout some organizational conflicts between the employees.				
4.	Improved communication reduced the rate of labour turnover within the organization				
5.	New recruits find induction training very useful in this organization				
6.	On job-training has always improved the knowledge and skills of employees				
7.	Training on effective communication improved staff relationship between top managers and subordinates				
	<b>Off job training</b>				
1.	Employees are helped to acquire technical knowledge and skills through off the job training				
2.	External training programs are carefully chosen after collecting enough information about their quality and suitability				
3.	I gained problem solving skills from the training about conflict resolution in the organization				
4.	Resolving conflicts within the organization became effective after attending several trainings about conflict resolution.				
5.	Staff is prepared for new and future technical challenges by sponsoring them for professional trainings				
6.	The Computer training offered helped us to enrich our IT skills				
7.	The organization offers basic computer training to all staff				

## SECTION C

### Questionnaire to determine the level of employee performance in the banking industry in Lusaka Zambia

**Direction:** On the space provided before each option, indicate your best choice by using the rating system below:

Response Mode	Rating	Description
Strongly Agree	(4)	You agree with no doubt at all
Agree	(3)	You agree with some doubt
Disagree	(2)	You disagree with some doubt
Strongly disagree	(1)	You disagree with no doubt at all

<b>Employee performance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Quality of service</b>				
You always embrace the need for greater quality of services in this organization				
You have always been improving on the quality of services produced in this organization				
You always produce solid quality of work				
You always provide the service with minimal waste of time or resources				
You always provide service that is generally error free				
<b>Employee productivity</b>				
You always put in extra hours in order to get the desired results at work				
You always complete work with deficiencies				
You always complete your work in time				
You always achieve your tasks successfully				
<b>Innovativeness</b>				
Step up and take responsibility to help solve some of problems and hunt for opportunities in order to be successful at work				
You always propose issues that make a difference at work				
You always work with the team to build the required output				
You always propose ideas that make sense and drive value in your organization				

**Interview guide**

Explain the ways to improve professional level of bank employees

.....

.....

.....

.....

Explain the different steps in training of employees in your bank

.....

.....

.....

.....

**THANKS SO MUCH FOR YOUR CO-OPERATION**

#### APPENDIX IV

#### PROPOSED DATA PRESENTATION THROUGH TABLES

TABLE 1

#### RELATIONSHIP BETWEEN TRAINING AND EMPLOYEE PERFORMANCE

Variables correlated	Computed r- value	P-value	Interpretation of Correlation	Decision on Ho
Training Vs Employee performance				



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