



**ADDIS ABABA UNIVERSITY**  
**College Of Business and Economics**  
**STUDIES MSC PROGRAM**

**DETERMINANTS OF EMPLOYEE PERFORMANCE: THE CASE OF  
BANK OF ABYSSINIA**

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## **Declaration**

I, KALABE ABERA, hereby declare that the thesis on the topic entitled “DETERMINANTS OF EMPLOYEE PERFORMANCE: THE CASE OF BANK OF ABYSSINIA” is submitted by me for the degree of Master of International business management from Addis Ababa university. It is my work and all sources and materials used for this thesis have been appropriately acknowledged.

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## ABSTRACT

*The aim of this research has been to examine the factors that drive employee performance. Employee Performance can be subjective by many factors including Intrinsic Motivation, Training, Competence and Workload. In this study including Intrinsic Motivation, Training, Competence and Workload they were assessed for their capacity to predict employee performance in the Bank of Abyssinia, Addis Ababa, Ethiopia Employees. Each of them a quantitative research strategy and a survey research approach were adopted in the study. By distributing a questionnaire to the chosen respondents, a survey took place out. The survey's targeted members were identified using a convenience and random sampling method, and after 283 questionnaires were issued, 244 were collected. Using the SPSS Version 23 programe, descriptive, correlational, and regression analyses took place on the data acquired. The correlation analysis result showed that including Intrinsic Motivation, Competence and Workload significance relationship while Training has insignificant relationship with employee performance. Finally, the researcher made an effort to offer insights and future study directions based on the findings.*

# CHAPTER ONE

## INTRODUCTION

### 1.1. BACKGROUND OF THE STUDY

We can say that, now a day's human resource is the pillar of organizations. Especially, like countries Ethiopia, which is under developing country, human power or human resource, has a great role for the success of the company because most of the tasks are conducted by manpower. Employees are the only sort of resource that is distinctive when viewed alongside all other resources, including financial, material, and intangible resources. Merely human resources can actually make things happen; all other resources can merely make things conceivable (Opatha, 2009). Scholars agree with that in the current century As organizations rush to improve performance and achieve something to place their business ahead of rivals, the times we live in require more productivity, efficiency, and effectiveness than at any other time in history (Kompaso, M., and Sridevi, S., 2010). Businesses are aware of the value of their human resources as a competitive advantage because the business sector is subject to intense rivalry on a global scale. Organizations are primarily focused on discovering strategies to achieve the best levels of employee performance since people give them a competitive edge (Liao, H. and Chang, A., 2004). As mentioned by (Armstrong, 2010), The achievement of a specific task judged against established criteria or objectives for accuracy, completeness, cost, and speed can be referred to as staff performance. Three factors—motivation, aptitude, and environment—are thought to have an effect on how well employees perform in their jobs.

Scholars have mentioned as many as possible determinants of employee performance, and the researcher knows as many paper have been done via this determinants in the world. However, when we come to our country the researcher believed, as the papers in same determinants with this paper are less than expected. Not only that, the researcher wants to know, do really determinants that affects employee performance abroad will affect in our country too and also in the bank selected (Bank of Abyssinia)?In addition this paper will try to see how controlling variables could affect the relationship between determinants and employee performance.

Competence: Performance of PT Bank Bukopin headquarters employees is significantly and favorably influenced by both competence and motivation. The fact that the competency variable has a greater impact than the motivation variable suggests that there is a qualitatively strong positive correlation, i.e., if competency and motivation are increased, the employee's performance will also increase. According to Havidz and Hapzi (2017), the self-concept dimension, knowledge, intrinsic motivation, and extrinsic incentive all have a significant impact on the responsibility dimension.

Training: Because organisations invest their resources in training and other means of maximising employee performance, the trained personnel are an asset for the company, and no company wants to part with its assets. Such resources stay with the company till they are satisfied in their positions (Gitongu, M. K., Kingi, and Uzel, 2016).

Intrinsic Motivation: Intrinsic motivation is the kind of drive that comes from within an individual and encourages them to reach their goals. According to Herzberg, stated in (Hasibuan, Malayu, 2012), things like accomplishment, acknowledgment, responsibility, advancement, the work itself, and the potential for growth fall under the category of intrinsic factors.

Workload: According to Eka Candra Dinata and Dessy Adelin (2020), the concept of workload is "a set or several activities that must be completed by the incumbent organisational unit or within a specific period of time."

Bank of Ethiopia...The founders of Bank of Abyssinia recognised the need for a bank that offers full commercial banking services at a time when those services were in their infancy and were working to revolutionise many economic sectors. As a result, the Bank of Abyssinia (BoA) began operations in 1996 with enthusiasm and vigour. The main characteristics of BoA, bravery and character, are reminiscent of the name Abyssinia. Its emblem, the Adey Ababa, brilliantly captures the spirit of hope, optimism, and belief that defines its identity. Adey Ababa carries the hope of a fresh start. BoA conveys this same sense to every customer it interacts with. Working with and through BoA brings sustained success with the help of a bank that is a symbol of determination and hard work (<https://www.bankofabyssinia.com/about-bank-of-abyssinia-first-bank/>, n.d.).

Through it is Over 6 million consumers are served by BoA's 677 branches nationwide. The T-24 core banking system connects BoA's organised financial services infrastructure. This makes it possible for consumers to access their accounts whenever they want, anywhere, thanks to the 1300 ATMs that have been installed in various areas. BoA was able to enhance its capital as a result, going from ETB 50 million to ETB 5.5 billion, a 100-fold increase.

When this paper concluded, the researcher expects as it can give recommendations that have a great value for the bank, for education and for others use this paper as a reference.

## **1.2. STATEMENT OF THE PROBLEM**

Organizations have been forced to create a competitive edge, exit the market, or do both in order to survive the fierce competition that globalization has brought about in the business sector. Because employees are a key source of competitive advantage, the importance of human resources has also increased as a result of this developing competitiveness (Rich, B. L., Lepine, J. A., and Crawford, E. R., 2010) And, as we infer from (Armstrong, 2020) The accomplishment of a certain activity can be evaluated against established or predefined standards for correctness, completeness, cost, and speed. Employee performance, in particular in the current competitive environment, plays a significant role in meeting organizational standards in many meanness's and in creating a core competition and should be highly focused because it has a significant beneficial impact on the success of the company. Performance refers to the consequences of actions that employees carry out based on their skills and knowledge. Employee performance in an organizational setting is the result of the abilities, initiatives, and contributions of every employee to the growth and accomplishment of the organization's objectives. Raised organizational performance is a sign of achieving objectives efforts, whereas increased employee performance demands even more effort (Ellinger, 2003).

As we have seen from the above scholars and articles reviewed, employee performance is a key to the success of the organization. Even if it is important, there is no much paper done in this subject especially in the banking industry, especially in Bank of Abyssinia (the researcher couldn't find the current employee performance research). Beyond to this the major objective of this paper is to see how determinants identified mostly by the researchers conducted by the overseas companies can be also the meanness of employee performance in our country. Not only that this paper will try to see how control variables (Age, Gender, Experience and educational background) can affect

the relationship between determinants and employee performance. While referring other papers most of them did not use the selected determinates of the researcher competence, training, workload and Intrinsic Motivation as a determinant.

### **1.3. RESEARCH QUESTIONS**

This paper will be going to answer the following questions and will try to give answer one by one:

- Does employee performance have a substantial impact on competence?
- Does employee performance change as a result of training?
- Does employee performance get considerably affected by workload?
- Does Intrinsic Motivation significantly affect employee performance?
- Do controlling variables can affect the relationship between determinants and employee performance?

### **1.4. RESEARCH HYPOTHESIS**

This paper will be going to evaluate the following alternative hypothesizes while completing this paper:

**Ha1:** Competence has a significant relationship with employee performance.

**Ha2:** Training has a significant relationship with employee performance.

**Ha3:** Workload has a significant relationship with employee performance.

**Ha4:** Intrinsic Motivation has a significant relationship with employee performance.

**Ha5:** Controlling Variables have significant impact on the relationship between determinants and employee performance.

### **1.5. OBJECTIVE OF THE STUDY**

### **1.5.1. GENERAL OBJECTIVE**

Assessing factors that affect employee performance in the case of Bank of Abyssinia, Addis Ababa, Ethiopia, is the overall goal of this study.

### **1.5.2. SPECIFIC OBJECTIVES**

The followings are specific objectives of the study:

- To study the effect of competence in predicting employee performance
- To study the effect of training in predicting employee performance
- To study the effect of work load in predicting employee performance
- To study the effect of Intrinsic Motivation in predicting employee performance

### **1.6. SIGNIFICANCE OF THE STUDY**

This paper will have much significance. The first and the most important is that hence this paper is conducting for educational purpose; the researcher will get experimental knowledge gathered in theory from research courses. The next beneficiary will be Bank of Abyssinia management or human resource department, since; this paper is going to find a solution for the problems. The third one will be other sectors in the country as well as in the oversea because there may be probabilities to implement the recommendations going to be suggested in the last part of the paper. The last but not the list beneficiaries will be other researchers can be students or others, which are going to use this paper as reference. The researcher selected bank of Abyssinia. The first reason to select this bank is the researcher is currently working in this bank and highly curious to see how employees are performing and how determinants can affect employee performance. Finally, to give recommendations and to mitigate the given problems

## **1.7. SCOPE OF THE STUDY**

The extent of the study can be in location and the scopes that the paper is going to cover. Many scholars mentioned different determinants of employee performance. Like employee satisfaction, employee engagement, resource, goals and expectations, workload, working culture, training, motivation, top management, ability, leadership, reward, competence and other related factors. So, since the researcher could not cover all the determinants mentioned his study will focus on how determinants selected (competence, training, workload, Intrinsic Motivation) are going to affect performance of an employee in the case of the Bank of Abyssinia in Addis Ababa, Ethiopia.

## **1.8. LIMITATION OF THE STUDY**

Even if the paper is at preliminary stage, the researcher expects the following literatures: respondents may not give full response or valid response, lack of interest of respondents, problem of collecting the questioner in expected time and since the paper is conducting in exploring their response, respondents may bias for their company or respondents which has problem with the company may mislead the information. Beyond to that, there may be time and cost limitation. The researcher will come back and state problems after looking in.

## **1.9. ORGANIZATION OF THE STUDY**

There are five chapters in this essay. An introduction, chapter part, chapter two about to summarize theoretical and empirical literature reviews conducted in relation to the thesis, chapter three about to present the research methodology, chapter four about to present data, analysis, interpretation, and discussion of the findings and interpretation of the study, and the final chapter about to present a summary, conclusions, and recommendations from the findings are covered.

## **CHAPTER TWO**

### **INTRODUCTION**

#### **2. REVIEW OF RELATED LITERATURE**

This part of the research has been tried to see the literatures that have been assessed by different scholars. This part has two major sections, the first one is theoretical review and the second one is empirical review of the related title with this paper.

## **2.1. THEORETICAL REVIEW**

Here as part of the paper, this part has tried to see the theories related with human resource, employees, employee performance, determinants of employee performance and other related issues.

### **2.1.1. HUMAN RESOURCE**

In order to accomplish its objectives, an organization will spend in particular human resources. An employee needs constant assessment, appraisal, and capacity building within the context of the workplace. To maintain performance at the anticipated level or exceed organizational expectations, this is necessary. An inanimate thing is not a human resource. Individually unique human feelings, emotions, views, and frames of reference exist. (Charity Tinofirei, 2011 ). According to (Cascio , 2003)" In order to accomplish its objectives, an organization will invest in particular human resources. Within the framework of the workplace, an employee needs ongoing review, evaluation, and capacity building. To maintain performance at the anticipated level or exceed organizational expectations, this is necessary. An inanimate thing is not a human resource. Individually unique human feelings, emotions, views, and frames of reference exist..

#### **2.1.1.1. EMPLOYEE PERFORMANCE**

Any organization's heart is its workforce. Employee cooperation must always be present for any organization to run effectively and without any hiccups.(International Journal of Business and

Management Review, 2017).In their study (Anis, A., Rehman,I., Nasir,A., Safwan,N.,, 2010) Because they are the ones that produce or provide an organization's goods or services, employees is its most crucial component.

Employees' individual performance in an organization is viewed as their controllable actions and behaviors that support organizational objectives. (Rotundo, M., 2002) Moreover, (Ivancevich, J. M., Konopaske, R., & Matteson, M. T., 2014)claimed that these people bring quality, efficiency, and effectiveness to organizations. Organizations are recommended to regularly assess employee performance and implement policies about those who fall short of the basic requirements. Employee performance plays a role in helping organizations achieve their goals. Therefore, there is no way to overstate the importance of having competent and productive personnel (Colquitt, J. A., Lepine, J. A., & Wesson, M. J., 2019).

#### **2.1.1.2. DETERMINANTS OF EMPLOYEE PERFORMANCE**

The researcher attempted to identify factors that influence employee performance and discovered various classifications from various academics and journals.

(William & Jean, 2016) Classified training, top management support, and workload as organizational factors when determining employee success. Extrinsic, intrinsic, skill, and ability (competence)-based motivational variables. a person's age, gender, and level of education.

Research on Business and Management, 2013.This magazine has made an effort to investigate the connections between worker performance and other elements like work-life balance, leadership, the workplace, and compensation.

According to (Business and Management Research, 2013) Employee evaluation of their own performance: Skills, drive, and readiness for work.

Therefore, this paper has tried to classify generally, organizational factor, motivational factor and individual factors.

### **2.1.1.2.1. INDIVIDUAL FACTORS**

#### **2.1.1.2.1.1. Age**

Due to incorrect beliefs and preconceptions that elderly employees are expensive, prone to health problems more frequently and unable to adjust to employment changes and new technologies, perform worse than younger workers, and provide a poor return on training expenditure, businesses are unable to fully utilize their abilities. Some studies suggest that elderly people are less risk-taking than younger people, although other studies contradict this finding. Due to the difficulty of multitasking in old age, older workers are likely to have greater job control, autonomy, and flexibility in the workplace rather than working to rigorous deadlines (Boyce, R., 2008). Thus, if there is no workplace support, they will rapidly become weary. (R. Darwin Joseph, 2014)

#### **2.1.1.2.1.2. Gender**

A person's gender is defined by (Powell, 2011) as the physiological inference that they are either male or female, as well as expectations and notions about what kinds of attitudes, behaviors', values, knowledge, abilities, and interest areas are more appropriate for or characteristic of one sex than the other. Gender is one of the factors that might have an effect on employee performance.

#### **2.1.1.2.1.3. Education**

Employee development and employee performance are directly related, claims Champathes (M. R., 2006). As a result of this change, employees are more committed to and satisfied with their jobs, which increases employee performance. Employee satisfaction with their jobs will rise as performance levels rise. Performance of the workforce, success of the organization.

### **2.1.1.2.2. MOTIVATIONAL FACTORS**

#### **2.1.1.2.2.1. Intrinsic Motivational Factor**

When someone displays intrinsic motivation, they are internally motivated. He or she wants to perform well at work since the results are in line with their worldview. Usually, a person's engrained beliefs are the most potent driving factors. These individuals have qualities in common such as honor, acceptance, curiosity, and a desire for success. According to research, gratitude and positive employee feedback both increase intrinsic motivation. But you should always act responsibly. If you indulge in any of these excessively, there is a good possibility that you may lose motivation.(<https://www.questionpro.com/blog/employee-motivation/>, n.d.)

#### **2.1.1.2.2. Extrinsic Motivational Factor**

A person's drive can be spurred by rewards and praise from other sources, which is known as extrinsic motivation. Some people may never feel intrinsically motivated; therefore they can complete tasks using only external motivation. According to research, extrinsic rewards may occasionally promote someone's preparedness to learn a new skill set. Bonuses, bonuses, and other forms of compensation can motivate individuals or offer them specific feedback. Employee motivation is a topic covered in the blog at QuestionPro (n.d.).

#### **2.1.1.2.3. Competence**

According to (Franz E. Weinert, 1999) The word "competence" is used both in science and common speech. It is feasible to identify a tiny semantic core that is captured by the words "ability," "aptitude," "capability," "competence," "effectiveness," and "skill" beneath a wide range of meanings. When people, social organisations, or institutions possess or learn the prerequisite skills for accomplishing particular developmental objectives and satisfying significant demands posed by the external environment, they are said to be competent. The focus of the investigation will be on a person's skills rather than the competence of a social group or institution because schools are liable for educating, training, and preparing every student for obstacles they may encounter in the future. There are many definitions of "competence" and "competencies" in science, including: All performance skills and talents; Only those hereditary, domain-specific requirements necessary for acquiring primary knowledge systems (particularly language);

acquired (demand-specific) knowledge and abilities; personal effectiveness requirements; subjective assessment of oneself; and all of the mental and motivational components .

#### **2.1.1.2.4. ORGANIZATIONAL FACTORS**

##### **2.1.1.2.4.1. Workload**

Workload, according to Munandar (2001), is the circumstance in which employees must finish duties by a specific deadline. Combining quantitative and qualitative workloads is another type of workload. Quantitative workloads result from having too many or too few jobs to do, but qualitative workloads occur when workers feel unable to complete a task or when a task does not make use of their talents or potential.

##### **Clarification Workload**

**a) Quantitative overload:** Workplace stress is a result of an excessive physical and mental workload brought on by too much activity.

**b) Too little quantitative load:** The psychological health of a person might likewise be impacted by too little quantitative workload

**c) Qualitative overload:** Due to technological advancements, the majority of labor traditionally performed manually by humans has been replaced by machines or robots, placing a greater focus on mental work.

**d) Too little qualitative burden:** When there is not enough qualitative load, the workers cannot utilize newly learned skills or maximize their potential.

##### **Factors Affecting Workload**

(Rodahl, 1989)(Manuaba, 2000) State that the following factors affect workload: Loads that originate outside the worker's body are referred to as external factors.

The task is carried out physically; Workplace organization; and Environment

#### **2.1.1.2.4.2. Training**

Employee performance determines whether an organization is successful or unsuccessful, therefore it is believed that successful organizations are more concerned with the training and development of their employees since they understand how doing so can benefit them and enhance their performance inside the organization (Liao, H. and Chang, 2003). The requirement for training is growing as the industrial sector and international markets rise. Training improves employee performance in two ways: by fostering a culture of teamwork among employees and by making a significant contribution to their knowledge and information about their occupations (Gruman, J. A. and Saks, A. M, 2011). Innovation-focused training increases employee knowledge and improves performance in response to the shifting requirements of their organizations, sectors, and markets. Organizations are more concerned with their employees' training and development because it has been proven to boost employee performance and provide them a competitive edge in the marketplace (Ellinger, A. D., Ellinger, A. E., and Keller, S. B., 2003).

#### **2.1.1.2.4.3. Leadership style**

Bunmi Omolayo (2007) described leadership as a social influence process in which the leader enlists the assistance of followers to achieve organisational goals. Mullins L. (2004) defined a leader as someone who transferred power or convinced others to act in a certain way in order to achieve predefined goals. Today's organisations require effective leaders who are aware of the complexity of the constantly shifting global environment. If the task is well-structured and the team leader has good working connections with the team members, employee effectiveness will be high. The investigation further showed how democratic leaders will take great care to involve everyone in team discussions while working with a small but highly motivated staff.

## **2.2. EMPIRICAL REVIEW**

**Education and Training:** The findings of the study showed that employee performance in PDAM is simultaneously impacted by the factors of education and training. Giri Menang Mataram, published in 2018 by Rahmat Hidayat. According to research by (ZENAWU TESSEMA KASSIE, 2021), training has demonstrated that it significantly affects an employee's ability to do their job.

**Workload:** based on (Eka Candra Dinata, Dessy Adelin, 2020) findings Any existing institution, whether it be company or non-business, must priorities its workload. The degree to which tasks and jobs represent a significant strain for employees reflects the workload; in this case, it is a burden on the work organization. Employees at PT's production department are burdened by work. Employee performance can be enhanced more effectively with PERTAMINA. The workload is appropriate, and employees' performance will improve. The degree to which tasks and jobs represent a significant strain for employees reflects the workload; in this case, it is a burden on the work organization. Employees at PT's production department are burdened by work.

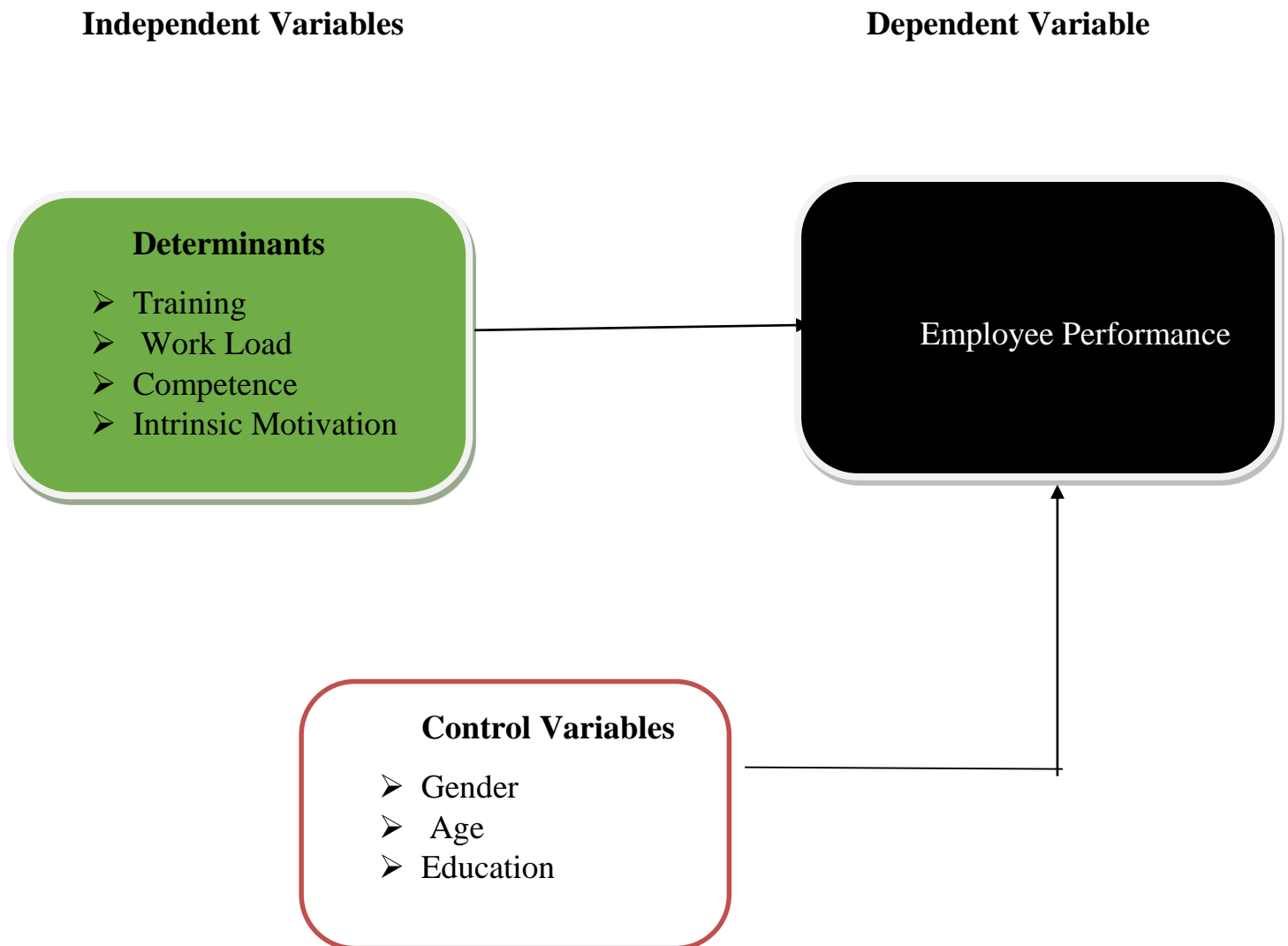
**Competence:** Employee performance will be even higher because competency affects employee performance (Eka Candra Dinata, Dessy Adelin, 2020). To lead any current organization, company or nonprofit, in its field. The degree to which an employee can maximize its potential is reflected in their level of competence. Employee performance can be improved more effectively when production department employees have the necessary skills. (Eka Candra Dinata and Dessy Adelin, 2020). The findings of the study demonstrate that both motivation and competency simultaneously have a large positive impact on performance. This finding is confirmed by actual data, which reveals that the F count value is 83.704 times greater than the F table value with 0.000 Level of significance. The R-square value is 0.574, or 57.4 percent.

Competency and motivation both work together to affect performance (Havidz & Hapzi, 2017).

**Intrinsic Motivation:** According to the research's findings, only intrinsic motivation, which has a dominant influence on employee performance variables at a coal mining firm in North Borneo Province, has a relationship between transformational leadership and intrinsic motivation coefficient of 0.641 (64.1%). (2018) Ching-Wen Lee and Nurul Hidayat

### 2.3. CONCEPTUAL FRAMEWORK

After reviewing different scholar's statement and other literatures, the researcher has developed the figure below as a conceptual framework



**Figure 1: Conceptual Framework**

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **3.1. INTRODUCTION**

Rajasekar et al. (2006) identified research as an intentional hunt for new information on a particular issue. It looks at how methodical, objective analysis could be applied to find answers to societal and scientific problems. It is an investigation of previously unknown information. In this context, knowledge is information about a subject. Various sources, such as experience, people, books, journals, nature, etc., may provide the data. A study could result in novel revelations that broaden our body of knowledge. Research is the only way to advance a field.

Research methodology is the name given to the organized way of performing research. Methods are utilized in many various types of research, and the term is frequently used to include study design, data gathering, and data analysis. When we discuss research methodology in relation to a research problem or study, a number of similar other questions are typically addressed, including why The approach used in the research study, how the subject of the study was defined, how and why the hypothesis came about, what data were collected and by what specific method, why a particular method of data analysis was utilized, and a number of other questions of a similar type (Sam Goundar, 2012).

#### **3.2. RESEARCH DESIGN**

It is an overall strategy that specifies the procedures to be followed in order to obtain and analyse the required data. Additionally, it must guarantee that the data gathered is pertinent to problem-solving (Adams, Khan, Raeside, and White, 2007). 2019's Gezhagn Ayalew As previously mentioned, the explanatory design's goal is to gather and analyse quantitative data to offer a broad knowledge of the study subject. The drivers of employee engagement have been distilled and organised in this research study using an explanatory design, which will be addressed in the form of a survey research method. As a result, the primary goal of this article is to examine the link between or to determine the impact of the factors of employee performance. To do this, the researcher employed the explanatory research approach.

### **3.3. RESEARCH APPROACH**

(2012) Sam Goundar There are two primary categories of research methodology, according to credible experts who study research procedures. two methods: one quantitative and one qualitative. 1- Quantitative research approach asks "How much?" to ascertain the applicability of your hypothesis. Does anything connect? Quantitative research methods are systematic and usually use numbers. On the other hand, the 2- Qualitative method of research depends on your observations and descriptions. It is factually deficient and merely subjectively descriptive. As a result, the research adopted a quantitative method to try to understand the link between independent and dependent variables in terms of number

### **3.4. RESEARCH METHOD**

(2004) Fritz Scheuren Most frequently, a method of gathering data from a sample of people is referred to as a survey. An major source of fundamental scientific knowledge is surveys. The goal and methodology of a survey have a significant role in determining its quality. Studies using this approach to research collect information from questioners, which might be paper-based or online surveys, and should only be done to create statistical data about a topic. The researcher determined that the surveying approach employing questions was appropriate because this work used a quantitative research methodology.

### **3.5. POPULATION AND SAMPLING DESIGN**

#### **3.5.1. TARGET POPULATION**

Target audience is the targeted total size of the paper, which is 966 employees. In this case, the target populations are Bank of Abyssinia headquarter and some selected convenient branches of Addis Ababa, Ethiopia.

#### **3.5.2. SAMPLING FRAME AND SAMPLING LOCATION**

A sampling frame is an approach for selecting particular respondents or a sample from the survey's intended audience (Anthony, 2003). This paper included as a sampling frame and location different employees in bank of Abyssinia headquarter and selected branches in Addis Ababa, Ethiopia. Based on Taro Yamane , 1967 this paper has been determined 283 sample population out of 966 employees.

### **3.5.3. SAMPLING TECHNIQUE**

Bettie (1990) Describe the procedure used to choose people. I advise using a systematic or probabilistic sample, which is a random sample in which each member of the population has an equal chance of being chosen. A no probability sample (or convenient niece and availability with randomization) is less preferable because it makes it harder to extrapolate results to the entire population. This paper has used convenience and random sampling technique. Since, the researcher is working in bank of Abyssinia around Tor Hayloch, Addis Ababa, the researcher has tried to cover the head quarter and some selected branches, which are continent for the researcher, and respondents was select randomly. Since the nature of the business is similar, representativeness of the sample branches for the entire country is mostly preserved. Employees in professional roles (Customer Service Managers, Customer Service Officers, Chief Cashiers, and Customer Relationship Officers, among others) chosen to represent a wide range of duties in the survey sample to aid in generalizing results to other professionals, however cautiously.

### **3.5.4. SAMPLE SIZE DETERMINATION**

Choosing the appropriate sample size, some researchers have proposed four different approaches: (1) conducting a census for small populations, (2) replicating the sample size of related studies, (3) utilising formulas to calculate the sample size, and (4) using published tables, as suggested by Israel (2003), which was mentioned in (Amro, A., 2015). The third option was used in this study to establish the sample size. Three factors should be taken into account when calculating the sample size using formulas: the total population, the confidence level, and the error term. The total numbers of the Bank of Abyssinia servants, the bank has 677 branches and the bank has three main districts and headquarter. Those districts are west Addis Ababa District., Central, and East Addis Ababa districts. Central District has 942 employees; headquarter has 910, west district has 1074 employees and east has 1353. So since the paper is using random and convenience sampling technique and cannot afford 677 branches. The researcher has selected the headquarter which has 910 employees and five branches of west district (Torhaylochttotal, has 10 staffs, Bisrategebreal has 12 staffs, Dilgebeya has 8 staffs, Ayertena has 9 staffs Dr.catrin Hamlin has 10 staffs and Girar has 7 staff members). Total number of total population will be 966 employees

The researcher utilized a formula created for proportions, assuming a 95% confidence level and 0.05 for "e" (precision level or tolerable error), to calculate the sample size (n) for this study. This is used to specify the

population-definite total sample size (Taro Yamane, 1967). So, using this formula the researcher has expected 283 number of respondents for the questioner.

**Formula;**

$$n = \frac{N}{1 + e^2 * N}$$

$$\frac{966}{1 + (.05)^2 * 966}$$

$$n = 283$$

**Where;**

- ✓ 'n' implies number of sample to be selected .
- ✓ 'N' indicates population size.
- ✓ 'e' stands for acceptable error level.

### **3.6. SOURCE OF DATA**

Primary as well as secondary information was utilized in this essay. Secondary data is information or data that has been acquired by other researchers or institutions, generally for distinct goals (Blumberg, B., 2008). Primary data is also information that is gathered specifically for the purpose of research (Sekaran, 2010). As a result, this article made use of both primary and secondary sources of data. The study acquired both primary and secondary data, collecting material that had already been gathered or listed by other organizations or academics. Primary data were obtained by directly asking respondent's questions.

### **3.7. DATA COLLECTION**

Data was gathered through the use of questionnaires. A questionnaire is a set of pre-written questions to which participants must respond and record their responses. When the researcher is aware of exactly what is necessary and how to measure the variables of interest, a questionnaire is a reliable method for gathering data. The distribution of questionnaires can be done electronically, by mail, or in person (Sekaran, U., 2003). So personally administered was applied in this study. The questionnaire was prepared in both Amharic and

English version, because some of the respondents had not the necessary skills to read and understand the questionnaire prepared under English version, then it was translated to Amharic version to be understandable easily.

### **3.8. VARIABLE DESCRIPTION**

(2015) Sarada Dhakal Clearly state what the experiment's independent variables are. The treatment variable must be one of the independent variables. The researcher administers the experimental alteration or treatment to one or more groups. Other independent variables could just be measured ones without any kind of modification. Demographics (such as gender or age) are yet another independent variable that can be statistically controlled in the experiment. All of the independent variables in an experiment must be listed and distinctly identified in the technique section (Rosenthal and Rosnow, 1990). Determine the experiment's dependent variable or variables. The response or criterion variable that is thought to be influenced by or caused by the independent treatment conditions (and any independent variables) is known as the dependent variable. Therefore, in this paper also, there will be two important factors these employee training and performance as a dependent variable, workload, competence and intrinsic motivational factor as independent variables.

### **3.9. DATA ANALYSIS**

The Data was manually categorized in accordance employing frequency distribution tables and percentages to calculate the survey items after being obtained field data was coded and sanitized to remove any missing assets., and cleaned. Since this study is quantitative in nature, it was important to use statistical tools to analyze the data once it had been gathered. The statistical package for social science software (SPSS) database was filled out with all of the acquired quantitative data. This refers to the fact that this study used both descriptive and inferential analysis.

### **3.10. SPECIFICATION OF THE MODEL**

Employee's performance is going to be measured by degrees of determinants of employee performance selected (Training, competence, intrinsic motivation and workload) according to this paper. Therefore, Employee performance is the dependent variable in the model, while these variables were created as independent variables.

This is the mathematical model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Whereas,

- ✓ **Y** is dependent variable (employee performance)
- ✓  **$\beta_0$**  is constant or y intercept is the estimated value of independent variables are zero
- ✓  **$\beta_1$**  is the estimated effect training on employees performance
- ✓  **$\beta_2$**  is the estimated effect workload on employees performance
- ✓  **$\beta_3$**  is the estimated effect intrinsic motivation on employees performance
- ✓  **$\beta_4$**  is the estimated effect competence on employees performance
- ✓ **X1** is training
- ✓ **X2** is workload
- ✓ **X3** is intrinsic motivation
- ✓ **X4** is competence

### 3.11. Validity and Reliability of Instruments

Table 3.1. Case Processing Summary

Case Processing Summary	
-------------------------	--

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Cronbach's alpha for all questions under each criterion should be above 0.70, indicating that the questions. Therefore, since the results are > 70 percentage, the paper has moved on to the questioner based on the results below.

**Table 3.1. Cronbach's alpha Result**

Variables	No. of items	Cronbach's alpha
<b>Intrinsic Motivation</b>	<b>7</b>	<b>.818</b>
<b>Work Load</b>	<b>4</b>	<b>.807</b>
<b>Competence</b>	<b>3</b>	<b>.733</b>
<b>Training</b>	<b>4</b>	<b>.794</b>
<b>Employee Performance</b>	<b>5</b>	<b>.849</b>

### **3.12. ETHICAL CONSIDERATION**

This research title was approved by postgraduate coordinator and by advisors. Then, the researchers get permission of the institution. Then, the researcher goes to Bank of Abyssinia, Headquarter first to get approval to distribute the questioners. When going to head office the researcher bring student ID. After that, the questioner was distributing to the respondents, and if they have any question on the questioner, they can reach the researcher.



## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND DISCUSSION**

#### **4.1. Introduction**

Employees of the Bank of Abyssinia were given closed-ended questionnaires, and after the questionnaires were given out, data from the respondents was gathered to look at the factors that affect employee performance, including training, workload, intrinsic motivation, and competence. The statistics are provided and examined in this chapter of the essay. The statistical evaluation of the hypothesis and the interpretation of the results in this study section have been attempted using SPSS. The questionnaire was created and distributed with five Likert scales, with 1 denoting severely disagree, 2 denoting disagree, 3 denoting neutral, 4 denoting agree, and 5 denoting highly agree. The degree in which independent and dependent variables have associations with one another has also been measured by the researcher using the correlation analysis output. Regression analysis has also been used to determine the impact of the independent factors on the dependent variable.

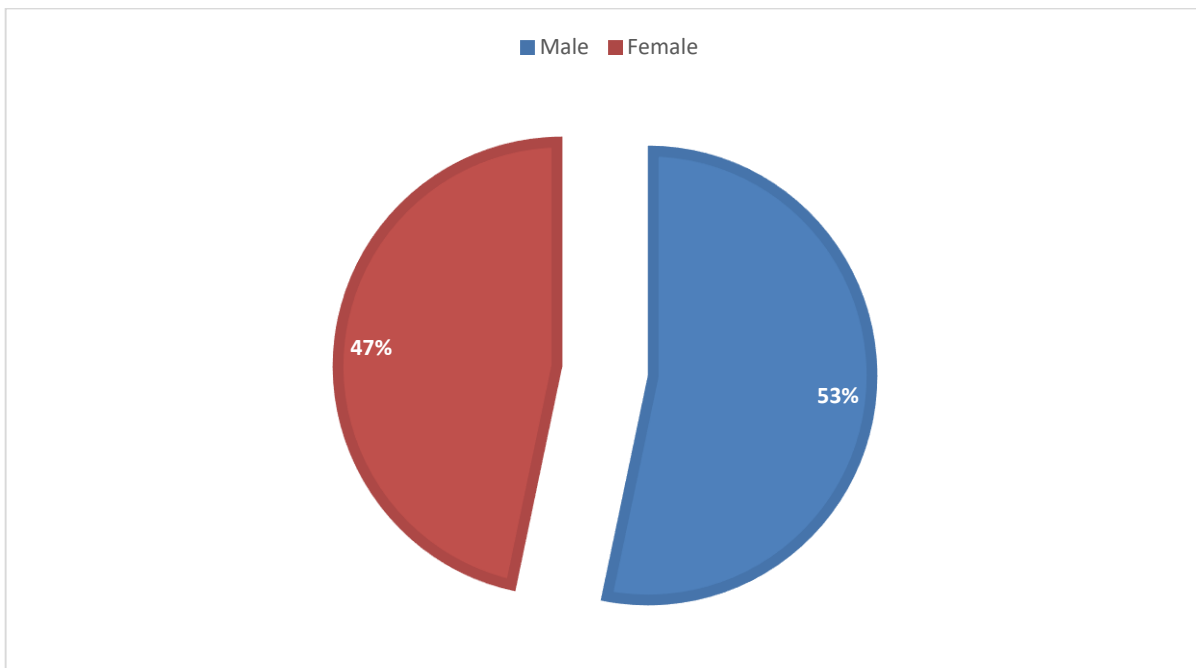
#### **4.2. Rate of Response**

In total, 283 questioners were randomly assigned to each sample according to the formula used by the Bank of Abyssinia. 244 questionnaires, out of the total 283 that were distributed, were collected, completed, and used for analysis. Given that the investigation's and test's objectives are to determine how independent factors affect the study's dependent variable, the data collected were presented, analyzed, and interpreted. Before moving on to further analysis, a reliability and validity test was already performed using a sample of 30 questioners, and it passed.

#### **4.3. Demographic Characteristics of Respondents**

This part of data presentation will show us the respondents' demographic combination. The demographic measurements assessed were Gender, Age and Educational Background. Not only as a demographic assessment, had the study also included them to see their impact on the connection between determinants and employee performance. Therefore, this part has tried to show the respondents demography in percentile.

### 4.3.1. Gender of Respondents

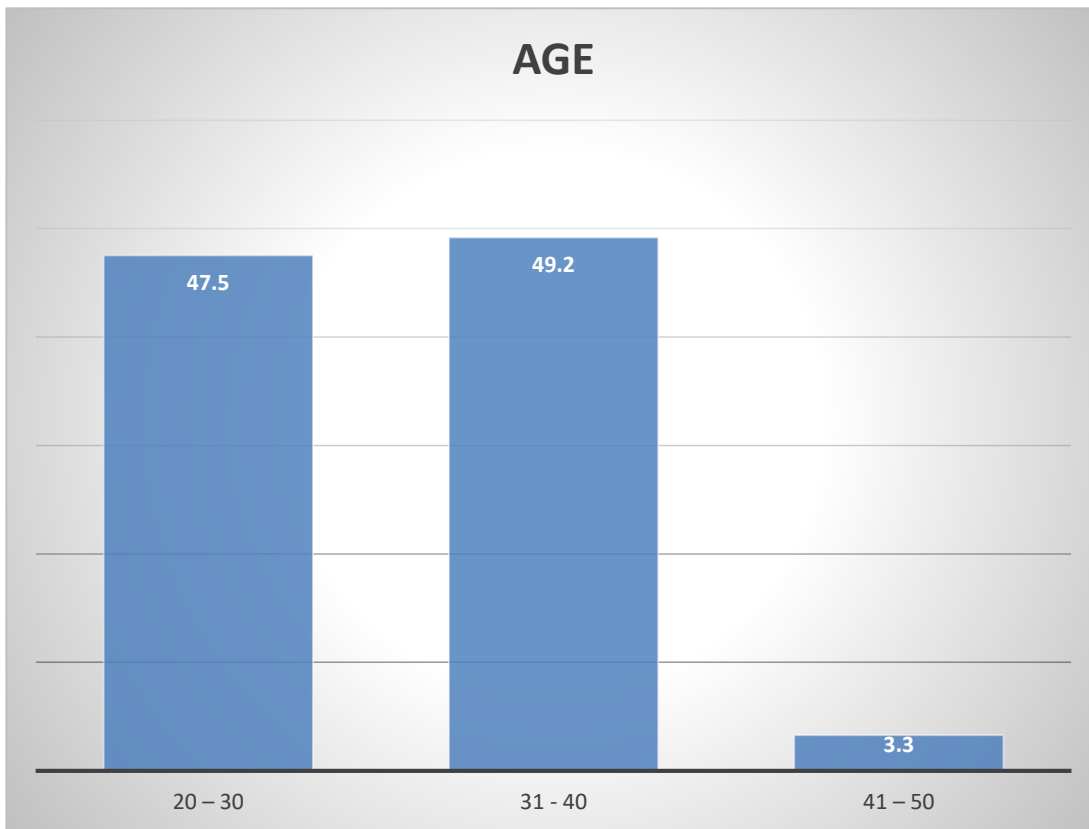


**Figure 2: Gender of Respondents**

The gender distribution of the respondents shown as 53 percent of the respondents are males and the rest 47 percent are females. Therefore, we can conclude that most of Bank of Abyssinia staff members are males.

### 4.3.2. Age of Respondents

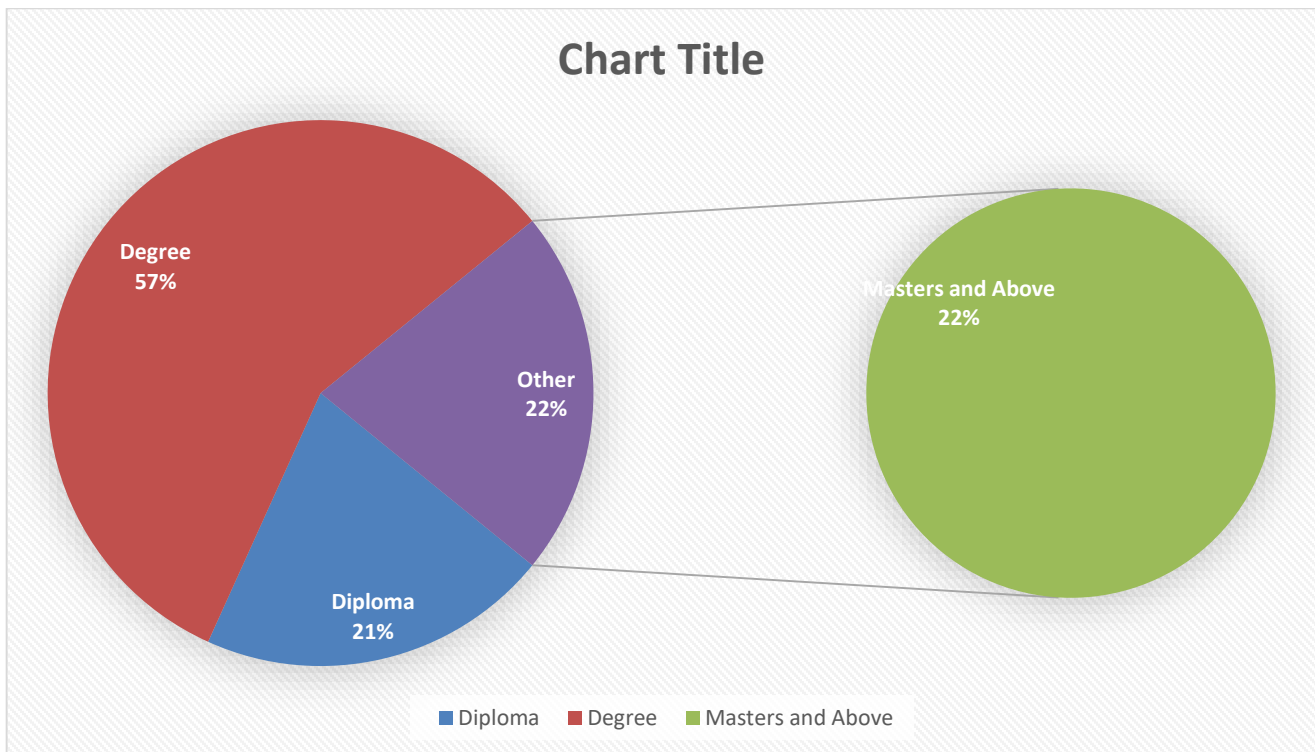
The questioner has tried to assess age of respondents and the age range given were 20-30, 31-40 and 41-50. Therefore, as we can infer from the chart below, 49.2 % of employees are between 31-40, 47.5 % are between 20-30 and the rest was between 41-50. Therefore we can say that, most of the staffs are young and mid aged groups.



**Figure 3: Age of Respondents**

### 4.3.3. Educational Background of Respondents

The chart below indicates, the respondents educational background and the chart shows, 21 percent of respondents are diploma holders, 57 percent of respondents are degree holder and the rest 22 percent of respondents are master's degree and above holders.



**Figure 4: Educational Background of Respondents**

#### 4.4. Descriptive Analysis of Independent Variables

This section of the essay will attempt to demonstrate the descriptive analysis results of independent variables of training, intrinsic motivation, workload and competence. This part has two major indications, which has been indicated in percent or total agreement. The total agreement shows the total of agree and strongly agree for each questions. In addition, the mean value can be expressed using the table below.

**Table 4.2. Five-Scaled Likert's Criterion**

No	Mean range option	Response option
1	1.00 -1.80	Strongly disagree
2	1.80 -2.60	Disagree
3	2.60 -3.40	Neutral
4	3.40 – 4.20	Agree
5	4.20 – 5.00	Strongly agree

**Source:** (Al-Sayaad, J., Rabea, A., Samrah, A., 2006)

#### 4.4.1. Intrinsic Motivation

**Table 4.3. Descriptive Result of Intrinsic Motivation**

Intrinsic Motivation (N=244)							Total % of Agreement
	N	Minimum	Maximum	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	
I am interested in my current working position in the company.	244	1	5	2.77	0.062	0.974	28.3
More challenging work assignments available for me.	244	1	5	3.26	0.068	1.059	53.7
The feedbacks I get from the colleagues and my supervisors makes me happier and perform well.	244	1	5	3.23	0.064	1.001	48.3
The tasks in my position are very interesting.	244	1	5	2.94	0.061	0.956	36.8
There is some form of public recognition (e.g. employee of the month).	244	2	5	2.50	0.052	0.814	11
I mostly satisfied while I accomplished tasks given.	244	1	4	2.93	0.056	0.874	31.1
I prefer Intrinsic motivation (pride, work..) than extrinsic motivational factors (payment, benefits.....)	244	1	4	2.60	0.054	0.848	18.9
Valid N (listwise)	244						

From the intrinsic motivations, this paper has tried to see the power of current position, the challenge of the work, feedback, the tasks, public recognition, accomplishment and preference as a measurement of intrinsic motivation. Therefore, as the mean value indicates almost all of the employees are neutral on the cases except there is a public recognition by the company for whom performed which is indicated as disagree over the case.

The total of Strongly agree and agree indicates, as 28.3 % of the employees are interested on their current position, 53.7 % agreed as their job is challenging, 48.3 % agreed on the feedback they got make them to perform well, only 11 % agreed as there is public recognition by the company, 31.1 % of the respondents agreed as they are satisfying while completing their tasks and only 18.9 % of the employees as they are more motivated intrinsic motivational factors than extrinsic motivations.

From this, we can conclude that, most of the employees are not satisfied in their company intrinsic motivational factors since almost all of the total agreements are low over all questions and since the mean almost indicated, as employees are neutral over the questions.

#### 4.4.2. Workload

**Table 4.4. Descriptive Result of Workload**

<b>Workload (N=244)</b>							Total % of Agreement
	N	Minimum	Maximum	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	
I am fully loaded with the tasks of the company.	244	2	5	2.91	0.058	0.905	33.6
The workload I have makes me physically exhausted.	244	2	5	3.03	0.064	0.997	31.5
The workload I have makes me mentally exhausted.	244	1	5	3.14	0.077	1.210	45.5
There is much variety in my job.	244	1	4	2.30	0.044	0.682	7.8
Valid N (listwise)	244						

As we can see the mean result from the above table, which tried to summarize the independent variable workload’s descriptive analysis report, employees are neutral over the fully loaded of the tasks, the physical and mental exhaustiveness of the work and employees are disagreed on the verity of the tasks given by the company.

When we come to the percentile results of the total agreement, we can clearly see that, as less than half of the employees are agreed as they have workload on their current positions. When we see the figures, 33.6 percent’s agreed on the load of the current position they hold, 31.5 percent’s agreed the physical load of their tasks, 45.5 agreed the mental load of their current position and only 7.8 percent’s of employees agreed as there is a verity of tasks in their job.

Here also, we can conclude, as employees are not facing verity of jobs, not fully loaded both mentally and physically.

### 4.4.3. Competence

**Table 4.5. Descriptive Result of Competence**

Competence (N=244)							Total % of Agreement
	N	Minimum	Maximum	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	
I believe I am competent for my current position.	244	2	5	3.51	0.073	1.135	54.5
Without specific competency level, no one can do my current position.	244	3	5	3.67	0.047	0.731	51.7
I believe my competency level makes me perform better.	244	2	5	3.22	0.064	0.994	39.8
Valid N (listwise)	244						

The above table displays the findings from the independent variable competence, the table indicated 3.51 and 3.67 mean value for the competence level of employees on for their current position and to the position requires some competence level respectively. In addition, 3.22 mean value indicates, as respondents are mural on their competence level impact over their performance.

The total agreement shows that half and above of the employees or 54.5 percent believe as they are competent for their current position and 51.7 percent believe, as their position requires acceptable competence level. Moreover, less than half of the employees believe as their competence level makes them to perform on their job.

We can conclude here, most of the employees are competent for their current position and the positions require some level of competence to be performed.

#### 4.4.4. Training

**Table 4.6. Descriptive Result of Training**

<b>Training (N=244)</b>							Total % of Agreement
	N	Minimum	Maximum	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	
The company continuously prepare trainings for employees.	244	1	4	2.72	0.062	0.963	29.5
I believe I had enough trainings to do my job.	244	1	5	2.88	0.074	1.148	29.5
Trainings given help me to perform well.	244	1	5	3.08	0.077	1.196	50.8
I am working with high motivation.	244	1	5	3.17	0.091	1.421	53.7
Valid N (listwise)	244						

Training is one of the independent variable used to see as the determinant of employee performance. Here the mean value indicated that, almost all of the respondents are neutral to the consistency, the sufficiency, the helpfulness and the motivation of the company trainings.

While this paper tries to analyze the percentile of the respondents response over the company training, found that, less employees or 29.5 percent of employees agreed as the company is continuously preparing trainings and as they got enough training to perform their current job.

#### 4.5.Descriptive Analysis of Dependent Variable

The following table indicated the descriptive analysis of the dependent variable employee performance. Here also, the researcher tried to see both the total agreement which is the total percent of agree and strongly agree and the mean value to interpret the data.

**Table 4.7. Descriptive Result of Employee Performance**

Employee Performance							Total % of Agreement
	N	Minimum	Maximum	Mean		Std. Deviation	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	
My intrinsic motivational factors makes me work hard.	244	1	5	2.78	0.065	1.021	32.4
I am competent and it makes me performing good.	244	1	5	3.02	0.070	1.096	50
I have enough training and it makes me performed good.	244	1	5	3.25	0.072	1.121	50
The workload I have makes me work harder and perform well.	244	1	5	3.48	0.055	0.853	60.7
My performance was good during the past performance evaluation.	244	1	5	3.74	0.060	0.936	73.8
Valid N (listwise)	244						

Here shows, the dependent variable employee performance descriptive analysis, and the mean result indicates employees are neutral on their intrinsic motivation, competence and training factors affected their performance. However, employees are agreed as their workload makes them to work hard and perform well and generally agreed, as their performance was good during the last performance appraisal.

The agreement level indicates 32.4 percent of employees agreed on the intrinsic motivation makes them work hard, and 50 percent of employees agreed as their competence level and training makes them to perform well. In addition, most of the employees 60.7 and 73.8 agreed as their workload makes them to work hard and their performance was good during the last performance appraisal respectively.

#### 4.6. Correlation Analysis

The intent of this research is to figure out the link between independent and dependent variables, as stated in chapter one. The correlation analysis component shows how the dependent and dependent variables connected, which allows you to determine whether they were positively or negatively associated and how strong of a connection they had. The sign of a correlation coefficient (+ or -) indicates the direction of the link between -1.00 and +1.00. Whether there is a positive or negative link is displayed by the symbol. A positive correlation indicates a clear, positive relationship between two variables.

**Table 4.8. Measure of Association**

> 0.00 to 0.20 ; < -0.00 to - 0.20	very low
> 0.20 to 0.40; < -0.20 to - 0.40	Low
> 0.40 to 0.60; < -0.40 to - 0.60	Moderate
> 0.60 to 0.80; < -0.60 to - 0.80	High
> 0.80 to 1.0; < -0.80 to - 1.0	Very high

Source: (MacEachron, 1982)

**Table 4.9. Correlations Result**

Correlations						
		AVG Intrinsic Motivation	AVG Work Load	AVG Competence	AVG Training	AVG Employee Performance
AVG Intrinsic Motivation	Pearson Correlation	1				
AVG Work Load	Pearson Correlation	-0.108	1			
AVG Competence	Pearson Correlation	0.070	-0.013	1		

AVG Training	Pearson Correlation	.299**	-0.041	-0.091	1	
AVG Employee Performance	Pearson Correlation	-0.040	-.130*	.881**	-.154*	1
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

From the measurement of the survey result, intrinsic motivation was found to have a very low negative relationship with employee performance ( $r=-0.04$ ,  $p<0.01$ ). Workload was also found to have a very low negative relationship with employee performance ( $r=-0.13$ ,  $p<0.01$ ). Competence has been found a very high positive relationship with employee performance ( $r=0.881$ ,  $p<0.01$ ). Moreover, training has a very low negative relationship with employee performance ( $r=-0.154$ ,  $p<0.01$ ). Therefore, all of the determinants were negatively correlated with employee performance and only competence has a positive and a very high correlation with employee performance.

This shows as employee performance has a great correlation with competence means now the company employee's competence has a great value over their performance and the rest independent variables correlation is negative means the other independent variables are negatively correlated and are not contributing for the employee performance in the bank of Abyssinia.

## 4.7. Assumption Test

### 4.7.1. Multi-collinearity test

Multi-collinearity test is one of the measurement to test the assumption, the following table presents the test result:

**Table 4.10. Coefficients of Determinants**

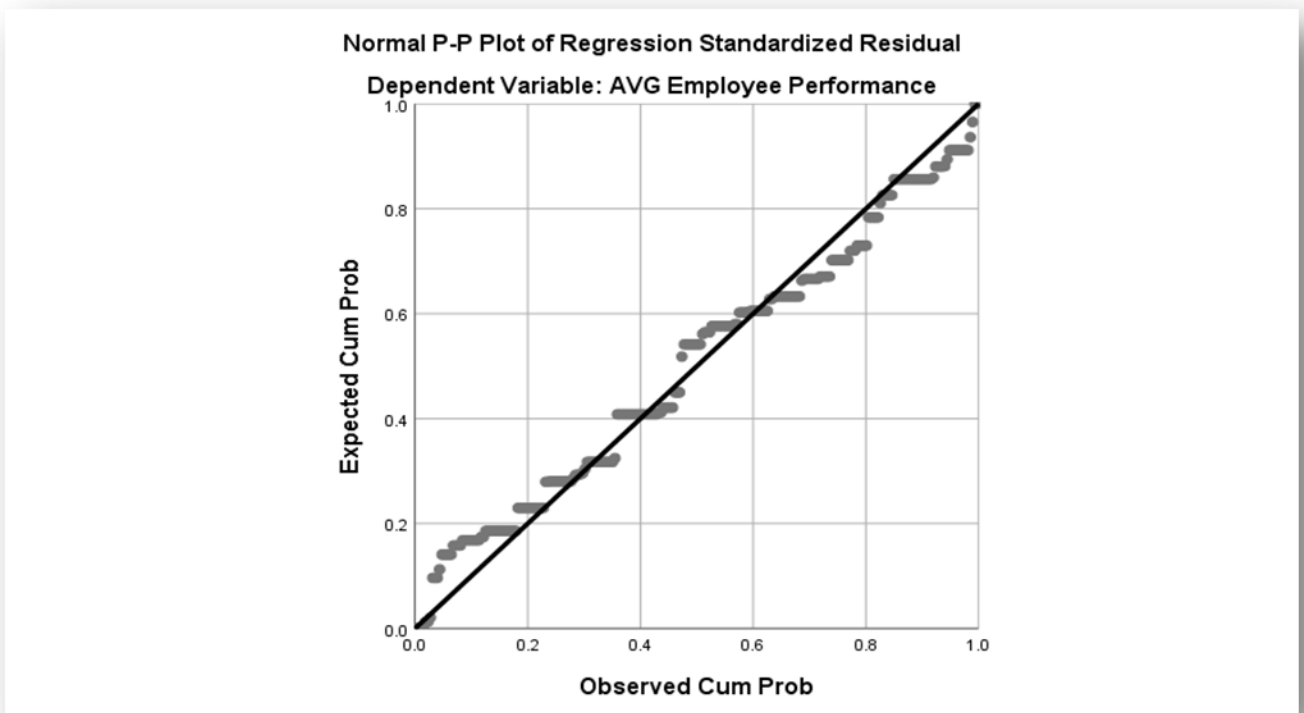
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.477	0.180		8.203	0.000		
	AVG Intrinsic Motivation	-0.131	0.039	-0.102	-3.370	0.001	0.892	1.121
	AVG Work Load	-0.153	0.034	-0.131	-4.574	0.000	0.988	1.012
	AVG Competence	0.873	0.029	0.882	30.611	0.000	0.981	1.019
	AVG Training	-0.039	0.024	-0.048	-1.610	0.109	0.898	1.114

The maximum level of VIF permitted in a study is 10, according to (Hair, J. F. Jr., Anderson, R. E., Tatham, R. L., & Black, W. C., 1995). While multi-collinearity does not affect the model's ability to explain phenomena, it does have a consequence on the independent variables' statistical significance. A big variance inflation factor (VIF) or a very little amount of tolerance value in the dependent variable are signs of a serious multi-collinearity problem. To infer that there is no significant link or multi-collinearity between independent variables, the tolerance value must be more than 0.1 and the variance inflation factor must be less than 10. The tolerance value and VIF (variance inflation factor) of multi-collinearity beta ( ) are shown in the table above. The variance inflation factor (VIF) for each independent variable falls between 1.019 and 1.14, indicating that it is within the acceptable range of variance inflation factor, which is 10. The tolerance values of

all independent variables are between 0.89 and 0.98, which is above 0.1. Therefore, confirms to us that the multiple regression analysis does not have a multi-collinearity problem.

#### 4.7.2. Linearity test

This linearity test has been also used to see the assumption test. For linear regression to be effective, the relationship between the independent and dependent variables must be linear. It is also essential to search for outliers because linear regression is sensitive to their impacts. The linearity assumption can best be tested using scatter plots. This justification and the graphic below allow the researcher to draw the conclusion that the linearity assumption has been met.

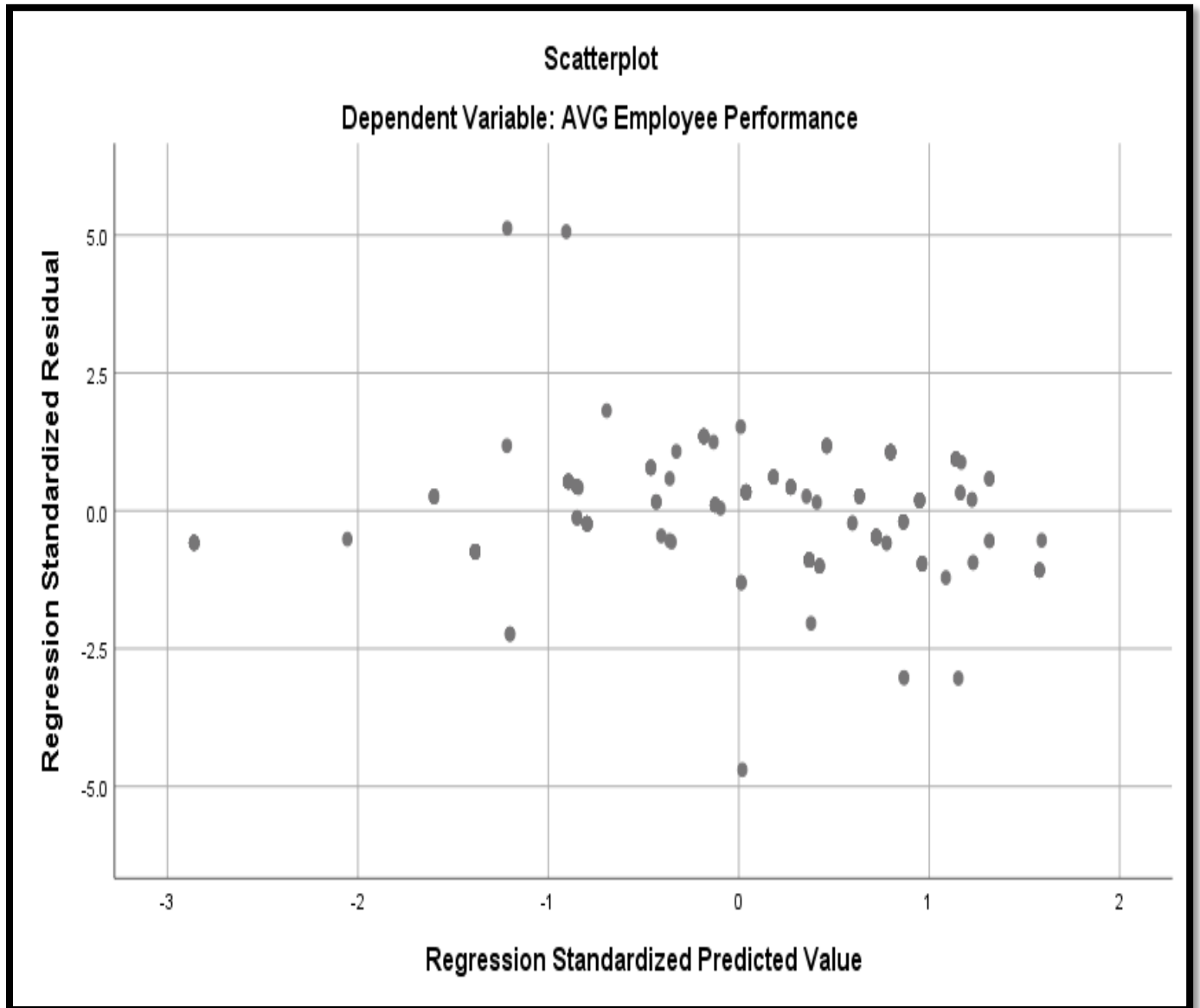


**Figure 5: Linearity test**

#### 4.7.3. Hetero-scedasticity Test

When the standard deviations of a predicted variable, observed over various values of an independent variable or as related to earlier time periods, are non-constant, hetero-scedasticity is

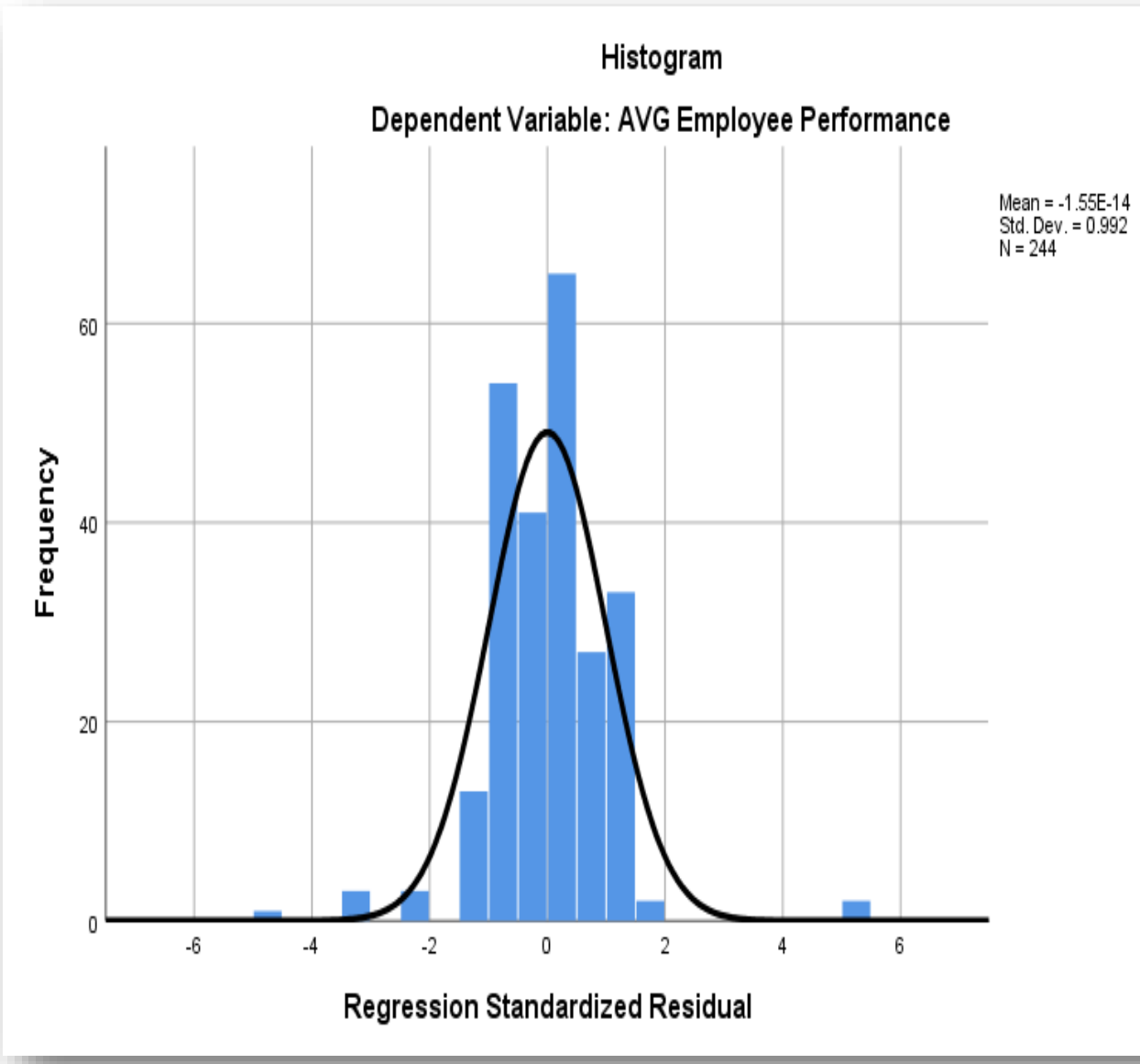
present. This test for hetero-scedasticity is also employed as one of the assumption tests. The heteroscedasticity assumptions has been fully satisfied, as illustrated in figure.



**Figure 6: Hetero-scedasticity Test**

#### 4.7.4. Normality Test

The last and the most important test do was normality test, The predictor and/or response variables must have a normal distribution in order for the multiple regression to work, and as we can see, its bell shaped and distributed normally so we can say the paper has passed the test successfully.



**4.8. Regression Analysis**

This component of the study displays the results of the regression analysis and their inferential interpretation utilizing the model summary, the ANOVA, and the beta coefficient sections.

#### 4.8.1. Testing Research Hypothesis

The testing research hypothesis part has tried to test the hypotheses mentioned at chapter one and this part has determined the accepting and rejection of the null or the alternative hypotheses.

##### 4.8.1.1. Determinants on Employee Performance

**Table 4.11. Model Summary and ANOVA**

Model Summary and ANOVA									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.897 <sup>a</sup>	0.805	0.802	0.355	0.805	247.297	4	239	0.000
<b>a. Predictors: (Constant), AVG Training, AVG Work Load, AVG Competence, AVG Intrinsic Motivation</b>									
<b>b. Dependent Variable: AVG Employee Performance</b>									

Here, the multiple regressions R showed a significant connection of.897 between employee performance and the chosen variables of employee performance, as the ANOVA and model summary demonstrate. Selected determinants account for 80.5% contingent on how employees perform, according to  $R^2=.0.805$ . The p-value for the Regression model F test is.000, or the value of R and  $R^2$  found from the model summary is statistically highly significant, indicating that there is a relationship between employee performance and the determinants. at ( $F=247.297$ ), ( $P0.001$ ).The following data indicates the relationship between dependent and independent variables in line with their significance.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.477	0.180		8.203	0.000
	AVG Intrinsic Motivation	-0.131	0.039	-0.102	-3.370	0.001
	AVG Work Load	-0.153	0.034	-0.131	-4.574	0.000
	AVG Competence	0.873	0.029	0.882	30.611	0.000
	AVG Training	-0.039	0.024	-0.048	-1.610	0.109

**a. Dependent Variable: AVG Employee Performance**

The coefficients can indicate the relative importance of determinants selected over employee performance. So, as indicated above in the column of Beta coefficient we can say competence level has the most value when it is strongly and favourably related to employee performance. (0.873), followed by training (-0.039), training (0.130 insignificantly and negatively related with employee performance and ), Intrinsic Motivation (-0.131), Workload (-0.153) negatively and significantly related with employee performance.

Therefore, we can here substitute the Beta coefficient that has been indicated at chapter on the mathematical model. Regression model of this study for Bank of Abyssinia has been presented as below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 1.477 - 0.131X_1 - 0.153 X_2 + 0.873 X_3 - 0.039 X_4 + 0.355$$

$$\text{Employee Performance} = 1.477 - 0.11 \text{ Intrinsic Motivation} - 0.153 \text{ Work Load} + 0.873 \text{ Competence} - 0.039 \text{ Training} + 0.355$$

The B constant is the point on the vertical axis when the regression line crosses the Y-axis. The value of BO is 1.477; consequently, the value of an employee's performance is anticipated to be 1.477 when each of the three variables is set to zero.

#### 4.8.1.2. Testing Controlling Variables

The main objective of this paper is to see the impact of selected determinants over employee performance. However, in addition the researcher wanted to see the control variables impact, which are Gender, Age and Educational Background on the relationship between determinants and employee performance.

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.912 <sup>a</sup>	0.832	0.827	0.331	0.832	167.319	7	236	0.000
<b>a. Predictors: (Constant), Educational Background, Age, AVG Intrinsic Motivation, AVG Work Load, AVG Competence, AVG Training, Gender</b>									

**Table 4.12. Coefficients of Determinants Adding Controlling Variables**

Coefficients <sup>a</sup>				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
<b>1</b>	(Constant)	1.408	0.262		5.368	0.000
	Gender	-0.031	0.050	-0.019	-0.608	0.544
	Age	-0.202	0.041	-0.142	-4.967	0.000
	Educational Background	0.124	0.040	0.102	3.099	0.002
	AVG Intrinsic Motivation	-0.148	0.037	-0.115	-3.959	0.000
	AVG Work Load	-0.120	0.036	-0.103	-3.380	0.001
	AVG Competence	0.870	0.030	0.879	29.455	0.000
	AVG Training	0.009	0.024	0.011	0.369	<b>0.713</b>
<b>a. Dependent Variable: AVG Employee Performance</b>						

As we can see from the above table, when we add control variables, we found all variables except training have A significant link between employee performance and the sign negative on the training coefficient has been changed to positive while adding controlling variables.

Therefore, we can say that except the link between employee performance and training, controlling variables have a significant impact over the relationship between employee performance and its determinants. As a result of the control factors in these findings, determinants are substantial predictors of job performance Bank of Abyssinia except training.

#### 4.9. Summary of Hypothesis Testing

This part of the paper will try to summarize the result and will try to accept or reject the hypothesis mentioned in chapter one.

**Table 4.13. Summary of Hypothesis Testing**

<i>S. No.</i>	<i>Hypothesis</i>	<i>Test result</i>
1.	<b>Ha1: Competence has a significant relationship with employee performance.</b>	<b>Accepted</b>
2.	<b>Ha2: Training has a significant relationship with employee performance.</b>	<b>Rejected</b>
3.	<b>H03: Workload has a significant relationship with employee performance.</b>	<b>Accepted</b>
4.	<b>Ha4: Intrinsic Motivation has a significant relationship with employee performance.</b>	<b>Accepted</b>
5.	<b>Ha5: Controlling Variables has a significant impact on the relationship between employee performance and determinants.</b>	<b>Accepted</b>

## **CHAPTER FIVE**

### **5. SUMMARY, CONCLUSION AND RECOMMENDATION**

This chapter has tried to show, the summary, conclusion, recommendation and future indications to the coming researchers.

#### **5.1. Summary of the finding**

The overarching goal of this paper was to see the determinants of employee performance and the specific objectives were how training, intrinsic motivation, workload and competence can determine employee performance. That not only the paper was trying to see the controlling variables effect over the relationship between employee performances and determinants in case of Bank of Abyssinia, Addis Ababa, Ethiopia head office and selected branches. The research has been done using questioner in quantitative way. The paper has tried to answer for the following questions: Does employee performance have a substantial impact on competence? Does training have a big impact on how well employees perform? Does employee performance get considerably affected by workload? Does intrinsic motivation have a substantial impact on how well employees perform? Does the link between determinants and employee performance depend on controlling variables? To answer these questions the researcher has taken 283 employees as a sample and the questioner has been distributed for randomly selected respondents. Finally, the researcher has collected 244 questioners back with fully filled. Therefore, the paper has generalized the total population using the sample taken.

Before moving to the next section, the researcher has checked the questioner validity via Cronbach Alpha and the all variables result were greater than 70 percentage by Intrinsic Motivation (0.818), Work Load (0.807) , Competence (0.733), training (.794) and employee performance (.849).

The gender distribution of the respondents has shown 53 percent of the respondents are males and the rest 47 percent are females.

The age distribution indicated 49.2 % of employees are between 31-40, 47.5 % are between 20-30 and the rest was between 41-50. Therefore we can say that, most of the staffs are young and mid aged groups.

The respondents educational background shown 21 percent of respondents are diploma holders, 57 percent of respondents are degree holder and the rest 22 percent of respondents are master's degree and above holders.

Less than 30 percent of employees are not interested on current position More than half of the respondents agreed as their job is challenging, only 18.9 % of the employees, as they prefer intrinsic motivational factors than extrinsic motivations. Most of the employees are not satisfied in their company intrinsic motivational factors since almost all of the total agreements are low over all questions and since the mean almost indicated, as employees are neutral over the questions.

Employees are not facing verity of jobs, not fully loaded both mentally and physically.

Most of the employees are competent for their current position and the positions require some level of competence to be performed.

While this paper tries to analyze the percentile of the respondents response over the company training, found that, less employees or 29.5 percent of employees agreed as the company is continuously preparing trainings and as they got enough training to perform their current job.

Employees are agreed as their workload makes them to work hard and perform well and generally agreed, as their performance was good during the last performance appraisal.

Only 32.4 percent of employees agreed on the intrinsic motivation makes them work hard, and 50 percent of employees agreed as their competence level and training makes them to perform well. In addition, most of the employees 60.7 and 73.8 agreed as their workload makes them to work hard and their performance was good during the last performance appraisal respectively.

Employee performance and intrinsic motivation were found to have a very weakly negative connection ( $r=-0.04$ ,  $p>0.01$ ). Additionally, a very weak negative correlation between workload and employee performance was discovered ( $r=-0.13$ ,  $p>0.01$ ). Employee performance and competence were found to have a strong positive association ( $r=0.881$ ,  $p>0.01$ ). Moreover, training has a very low negative relationship with employee performance ( $r=-0.154$ ,  $p<0.01$ ). Therefore, all of the

determinants were negatively correlated with employee performance and only competence has a positive and a very high correlation with employee performance.

Employee performance and the chosen predictors of employee performance showed a very good correlation of .897 according to ANOVA and the model summary. Selected determinants account for 80.5% of the variation in employee performance, according to  $R^2 = 0.805$ .

The p-value for the Regression model F test is .000, or the value of R and  $R^2$  found from the model summary is statistically highly significant at ( $F=247.297$ ), ( $P<0.001$ ). This indicates that there is a relationship between employee performance and the determinants.

Workload (-0.153) and intrinsic motivation (-0.131) are negatively and significantly related to employee performance, respectively. Competence level has the greatest value, both considerably and favourably relating to employee performance (0.873), followed by training (-0.039) and insignificantly and negatively relating to employee performance.

Controlling variables that influence the link between employee performance and its determinants significantly include the association between training and employee performance. Given these findings, all control variables in the Bank of Abyssinia, excluding training, are significant predictors of job success..

## 5.2. Conclusion

Based on the findings the following conclusions have made:

- ✓ Most of Bank of Abyssinia staffs members are middle-aged groups, most employees are bachelor degree holders and most of the employees are males.
- ✓ Most of the employees are not satisfied in their company intrinsic motivational factors and have an influence on employee performance.
- ✓ Employees are not facing variety of jobs, not fully loaded both mentally and physically which can show as their performance has been affected.
- ✓ Most of employees are not fully loaded with their task which is a negative impact on employee performance.
- ✓ Most of the employees are competent for their current position and the positions require some level of competence to be performed which has a good impact on employee's performance
- ✓ The company is not continuously preparing trainings and development programs.
- ✓ Employees are not getting enough training to perform their current job which is negatively affecting the company employees performance.
- ✓ Workload makes employees to work hard and perform well.
- ✓ Less employees agreed as their intrinsic motivation makes them work hard.
- ✓ Only half percent of percent of employees agreed as their competence level and training helps them to perform well.
- ✓ Only competence has a favorable and substantial link with worker performance. The remainders are important and detrimental. However, training has a conflicting and negligible impact on employee performance.
- ✓ Controlling Variables has a substantial effect on the relationship between employee performance and determinants.

### 5.3. Recommendations

Based on the descriptive and inferential outputs, the paper has given the following recommendations to the sector:

- ✓ Since the effect of motivation is significant over employee performance, the company shall prepare improve its motivational factors especially intrinsic motivational factors by creating job autonomy and challenging tasks, by recognizing employees after performed, by giving feedback and also by assigning employees in the right tasks by measuring their performance and educational background.
- ✓ Since the company shall improve the employee's performance and boost employee's motivation it is better if the company prepare verity of jobs or job rotation to its employees.
- ✓ It is better if the company fully loaded its employees both mentally and physically by dividing tasks, by identifying the positions, by hiring only the right employees to the right position.
- ✓ Since trainings shall be delivered in detail program and since, it is better to prepare continuous trainings for every employees working in the bank. The company should prepare trainings and development programs continuously by creating detailed and scientifically proved or measured training designs.
- ✓ The company must have enough and detailed training and development plan for its employees to make them to fit with their current job.
- ✓ The company shall use employee's competence level and trainings taken to use for their actual tasks by identifying their strengths. This can be assigning employees based on their result of training and development program and by assigning in line with the training taken
- ✓ Since the determinants have significant impacts, the company shall use competence, intrinsic motivation and workload to boost employee performance.
- ✓ Since controlling variables has a substantial effect on the relationship between employee performance and determinant, the company shall not ignore to use them as determinants.

## **5.4. Future Directions**

By include more industries than the financial sectors, the study's scope can be further broadened and improved.

Future research can potentially broaden the study's scope by incorporating additional factors that affect employee performance inside the theoretical framework.

To strengthen the validity of the research, additional areas outside of Addis Ababa could be added in the study area.

## Acronyms

ANOVA	Analysis of Variance
SPSS 21	Statistical Package for Social Science: Version 21

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# APPENDICES

Dear Respondent,

I am studying for Master of International business management degree at Addis Ababa University. Currently I am conducting a research for the fulfillment of a partial requirement of a master's degree in International business management. I am studying determinants of employee performance in selected commercial banks in Ethiopia. Based on your experience and knowledge, please indicate the most appropriate response to the questions presented in the questionnaire attached herewith. Your participation is essential to this study and will enhance our knowledge of the impact of the pandemic on the employees' performance. I also wish to assure you that all information with respect of this research will be treated with the strictest confidence it deserves and will only be used for academic purpose.

Thank you for your Kind assistance in providing the required information.

Kalabe A.

**ADDIS ABABA UNIVERSITY**  
**College Of Business and Economics**

**Questionnaire to be filled-in by Bank of Abyssinia Employees**

**Part I-General Information (demographic details)**

1. **Gender:** Male  Female

**2. Age Category**

[20 - 30 years)  [41 - 50 years)

[31 - 40 years)  [51 and above)

**3. Educational Level**

First degree  Diploma  Masters and above

For questions indicated below, kindly rate or indicate your agreement by ticking at the box in rating column the statements under the first column with the provided rating scales as follows:

1. **Strongly disagree**
2. **Disagree**
3. **Neither agree nor disagree**
4. **Agree**

## 5. Strongly agree

Items (statements) to which you rate your level of agreements)	Rating				
	1	2	3	4	5
<b>Intrinsic Motivation</b>					
4. I am interested in my current working position in the company.					
5. More challenging work assignments are available here for me.					
6. The feedbacks I get from the colleagues and my supervisors make me happier and perform well.					
7. The tasks in my position are very interesting.					
8. There is some form of public recognition (e.g., employee of the month).					
9. I mostly satisfied while I accomplished tasks given.					
10. I prefer intrinsic motivation (pride, work.) than extrinsic motivational factors (payment, benefits.....)					
<b>Workload</b>					
11. I am fully loaded with the tasks of the company.					
12. The workload I have does not make me physically exhausted.					
13. The workload I have does not make me mentally exhausted.					
14. There is much variety in my job.					

<b>Competence</b>					
15. I believe I am competent for my current position.					
16. Without specific competency level, no one can do my current position.					
17. I believe my competency level makes me perform better.					
<b>Training</b>					
18. The company continuously prepares trainings for employees.					
19. I believe I had enough trainings to do my job.					
20. Training and development enhance the performance and productivity of the employees as well as of the organization.					
21. Additional trainings shall be given.					
<b>Employee Performance</b>					
22. My performance in last period of appraisal was very good.					
23. I believe my current performance is well compared to last time.					
24. My performance is contributing for the success of the company.					
25. I do my work according to specific policies and procedures.					
26. I feel dedication, seriousness, and ability to take responsibility.					

**Thank you very much for your participation! Your efforts are greatly appreciate!**

