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**DETERMINANTS OF EMPLOYEES' JOB PERFORMANCE AT COMMERCIAL
BANK OF ETHIOPIA ADDIS ABABA CITY BRANCHES**

**A Thesis Submitted to Addis Ababa University College of Business and Economics as
Partial Fulfillment for the Award of Master of Business Administration in Management**

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DETERMINANTS OF EMPLOYEES' JOB PERFORMANCE AT COMMERCIAL BANK OF
ETHIOPIA ADDIS ABABA CITY BRANCHES

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STATEMENT OF DECLARATION

I, Abebe Aginchew, declare that this thesis entitled “Determinants Of Employees Job Performance At Commercial Bank of Ethiopia Addis Ababa City Branches ” is my original work. I have carried out this study independently with the guidance and support of my research advisor, Gemechu Waktola (PHD). The sources used have been properly acknowledged. Furthermore, this study has not been submitted for the award of any degree or diploma program in this or any other institution.

ABEBE AGINCHEW:

SIGNATURE

DATE

STATEMENT OF CERTIFICATION

This is to certify that Abebe Aginchew has carried out this research work entitled “Determinants of Employees’ Job Performance at Commercial Bank of Ethiopia Addis Ababa City Branches for the partial fulfillment of masters of business administration in management at Addis Ababa University College of business and economics.

This study is original and is not submitted for any degree in this university or any other universities and is suitable for submission of master of business administration in management.

CONFIRMED BY ADVISOR:

GEMECHU WAKTOLA (PHD)

SIGNATURE

DATE

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ACRONYMS

- CBE – COMMERCIAL BANK OF ETHIOPIA
- JP – JOB PERFORMANCE
- PMS – PERFORMANCE MANAGEMENT SYSTEM
- EAAD – EAST ADDIS ABABA DISTRICT
- NAAD – NORTH ADDIS ABABA DISTRICT
- SAAD – SOUTH ADDIS ABABA DISTRICT
- WAAD – WEST ADDIS ABABA DISTRICT
- HRM – HUMAN RESOURCE MANAGEMENT
- SPSS – STATISTICAL PACKAGE FOR SOCIAL SCIENCE

ABSTRACT

The purpose of this research is to examine the determinant factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches. This research is conducted through descriptive design by employing mixed research approach. The stratified random sampling method was employed to select respondents for the questionnaire, and Purposive sampling was also managed to select the interviewees. Descriptive statistics incorporation with qualitative analysis was used to present and analyze the collected data.

The analysis result shows that the employees' job performance and the overall bank's achievement is deterred by factors related to employees' skill, commitment and ability, performance management system, training, working environment and motivational practices of the bank. Specifically, the research result shows as most of the employees' are male and young with 62.8% and 67.5% percentage distribution respectively. The employees' intention towards most of employee related factors is positive with the overall mean score value of 3.87. However, PMS of the bank is not managed in good manner since it lacks clarity, employees' involvement, supervisory support and fair measurement at different jobs. On the other hand, the training practice of the bank is good though it needs some improvements particularly in training place, time, need assessment and evaluation. With regard to working environment related factors, the result shows that as there are abundant office facilities and resources, inflexible working hours and unsafe working environment. Furthermore, the analysis result shows that as employees' intention towards the banks motivation and benefit package is weak with an overall average mean value of 1.75.

Hence, the management of commercial bank of Ethiopia should periodically review its human resource, performance management system, training working environment and motivation practices in order to improve the limitations and to enhance employees' productivity and organizational achievement.

Key Words: Employee Related Factors, PMS, Training, Working Environment, Motivation & Job Performance

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

With the unpredictable business environment and intense business competition, companies are required to reach certain standards by improving their performance to beat their competitors and become successful. In doing so, the role of human resource management is pivotal one. The overall purpose of human resource management (HRM) is to ensure that the organization is able to achieve success through people (Bratton&Gold, 2000). HRM systems can be the source of organizational capabilities that allow firms to learn and capitalize on new opportunities (Armstrong, 2010). Human resource is also considered as the most important resource to affect job performance in organizations. Hence, the effectiveness and efficiency of any organization cannot be achieved without effective management of its human resource (Redman&Wilkinson, 2013).

HRM is a function performing by all managers to deploy human skill, knowledge, experience, and maximizing their performance to achieve organization objective (Jones &George, 2006). Human resource can be defined as the most important resource to affect job performance in organizations. A well trained, motivated workforce makes it possible to achieve the organization's success. For this reason, management has to supply not only raw materials, facilities, and equipment, but it also has to motivate its employees. Productivity, quality and customer relations are the key areas of success and these depend on performance of the employees. Employees will perform well if they are motivated (Armstrong, 2010).

Organization has many resources among these, employees are the most valuable assets of any organization without whom no production activity can take place (Pal, 2011). The success of an organization largely depends on the quality of its employees which is measured by their performance. Employees' job performance like all other systems does not function when their components do not work together smoothly and efficiently. Thus, understanding relationship between the organization and its employees is the key to improve the organization's performance in achieving its strategic objectives (Dessler, 1994).

Human resource activities are designed to match individuals to organizational tasks, to motivate the workforce, and to deal with conflicts and tensions at work(Gichuhi,Abaja&Ochieng, 2012).HRM practices, therefore, aim to achieve two sets of objectives i.e. improve employee performance and enhance organizational effectiveness through a function of both ability and motivation (Bratton&Gold, 2007). In addition to this, Job performance is also viewed as a function of three factors of motivation, ability and environment as the major influences over employee

performance that makes sense to have practices aimed at enhancing both(Armstrong, 2008).

Performance standards are designed based on information from job analysis which is systematic process of determining the characteristics of job, skills and knowledge required to performing jobs, and evaluate employees performance based on the standard(Ivancevich,2007). It indicated that there is no one type of system or set of objectives that is best suited for all organizations. Organization must design and administer performance of employees in line with organization purpose and objective. All organization needs employee's job performance in order to achieve pre-stated objectives, and employees accomplish their duties based on specific standard stated by their managers (Mullins, 2010).

There are different factors that determine the performance of employees at their job which extends from the performance appraisals system of the organization to working environment and motivational factors to be successful and beat their competitors in the market. Commercial bank of Ethiopia is one of the services providing business organization where its success has been relied on the performance of its employees. Hence, in this study, the determinant factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches have been investigated through detail assessment.

1.2 BACKGROUND OF THE ORGANIZATION

The Commercial Bank of Ethiopia (CBE) history goes back to the establishment the state bank of Ethiopia in 1942, and then it is legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa bank, since then, it provides pivotal role in the development of the country and introduction of modern technologies in the sector. It is the largest commercial bank in Ethiopia with an asset of 485.7 billion birr and 33,000 employees' working at its branches that stretched from the capital town to the country side. As June 2017/18 report, its branches have been reached to 1280. The bank has been established for performing the activities of accepting deposit, providing loans, buying and selling of foreign exchanges, negotiable instruments, trade services and other customary services (Bank procedure, 2017).

The bank also operates two branches in South Sudan, and is contemplating opening re-opening a branch in Djibouti, and opening branches in Dubai and Washington DC all to serve the Ethiopian Diaspora. The bank is pioneer to introduce modern banking systems to Ethiopia and credited for playing a catalytic role in the economic progress and development of the country. Currently, the bank has fifteen districts based on their location where the four districts are found in the capital city.

➤ ***VISION***

To become a world-class commercial bank by the year 2025

➤ ***MISSION***

We are committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. We strongly believe that winning the public confidence is the basis of our success.

➤ ***CORE VALUES***

The bank believes that the core values are the operating principles that guide the banks' internal conduct as well as its relationship with the customers, partners, and shareholders. These core values include integrity, customer satisfaction, and employees' satisfaction, learning organization, teamwork and collaboration, public trust, value for money, decentralization, and corporate citizenship.

1.3 STATEMENT OF THE PROBLEM

In the current competitive and globalized economy, the success of business organizations heavily depends on their capability of managing their human capital (Dessler, 1994). Organizations can only win a competitive advantage through forging and retaining competitive human resources in their organization for a long time (Bratton&Gold, 2007). In doing so, managers in every organization are trying to adopt different human resource practices intended to increase their employees' job performance via adopting different financial and non-financial reward systems in their organization (Mullins, 2010).

Performance management is the contemporary human resource phenomenon where organizations are trying to utilize their employees' potential for their organizational achievements. As Armstrong (2010) clearly expresses it, performance management is the process of taking systematic action to improve organizational, team and individual performance by integrating it with financial and non-financial reward systems.

However, there are heterogeneities in the quality of employees' job performance in organizations where some have the highest capability regardless of the incentive while others may have an irregular tendency of working (Ivancevich, 2007). Organizations need to understand the factors

that affect employees' job performance because such insight helps them to make decisions that intended to increase employees' job performance and the overall performance of the organization. Identifying factors that affect employees' job performance can help organizations to handle the hindering factors that adversely affect the employees' performance and the general organizational result (Armstrong, 2010).

Though, there is an agreement as different factors are affecting the employees' job performance, different writers are forwarding their intentions towards such determinants of employees' job performance. For instance, Armstrong (2010) emphasizes on individual influences, work system, leadership and reward as the determinant of employees' job performance. Compensation, succession planning and performance appraisal was also identified as the major factors determining employees' job performance by Jibrin-Bida, Abdulmajid and Iyanda-Ismail (2016) in their article. Job stress, communication and motivation were also identified by Rafique, Ali and Ahmed (2017) on their article written in the study of determinants of employees' job performance at Islamic banks. Muda, Rafiki & Harahap (2014) also assessed as job stress, communication and motivation as the determinant factors affecting employees' job performance in their article. Getamsay (2016) also tries to identify employees job performance determinants as training, organizational culture, leadership, motivation and working environment. Andargachew (2017) also tries to assess employees job performance in relation training. Furthermore, Eyuel (2017) also tries to assess job performance in relation to performance appraisal system in his study entitled the Effect of Performance Appraisal System on Employees Work Performance.

The analysis of Ethiopian organizations' employee job performance is not conducted properly as one of the basic human resource management section both at civil servant and business organizations. The employees' job performance at the civil service offices is mostly tied to the employees' political orientation. On the other hand, the job performance of employees at business organizations is also mostly conducted at group basis. Generally, the performance management process at country level is weak and not conducted in the way that enhances individual performance and organizational achievements. Commercial bank of Ethiopia is one of those service providing business organizations where its success largely depends on the performance of its qualified employees. The bank is expected to be a world class bank by 2025 which is clearly envisioned in its strategic business plan. However, there is a gap on the employees' job performance where some have excellent performance and others have below expected job performance. In this context, what factors determine employees' job performance at commercial bank of Ethiopia did not get much attention. Therefore, this paper is intended to clearly insight the determinant factors affecting the

employees' job performance at commercial bank of Ethiopia in Addis Ababa city branches. In doing so, the following questions have been answered at the end of the date.

1. Which employee related factors are affecting employees' job performance at commercial bank of Ethiopia in Addis Ababa city branches?
2. Which performance management related factors are affecting employees' job performance at commercial bank of Ethiopia in Addis Ababa city?
3. Which training related factors are affecting employees' job performance at commercial bank of Ethiopia in Addis Ababa city branches?
4. Which working environment related factors are affecting employees' job performance at commercial bank of Ethiopia in Addis Ababa city branches?
5. Which motivational factors are affecting employees' job performance at commercial bank of Ethiopia in Addis Ababa city branches?

1.4 OBJECTIVE OF THE STUDY

The general objective of this study is to identify the major factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches.

➤ Specific objectives

- ✓ To identify major working environment related factors that affect the performance of employees at commercial bank of Ethiopia Addis Ababa city branches
- ✓ To assess the employees intra-personal factors affecting their job performance at commercial bank of Ethiopia Addis Ababa city branches
- ✓ To identify what motivational factors are affecting the employees' job performance at commercial bank of Ethiopia Addis Ababa city branches
- ✓ To assess what training related factors are affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches
- ✓ To assess what employees' performance management system related factors are affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches.

1.5 SIGNIFICANCE OF THE STUDY

This study will have practical significance to CBE in understanding the determinant factors affecting employees' job performance and their intended impact on the organizational achievements. The general finding of the study will reflect the factors that affect employees' job performance at commercial bank of Ethiopia Addis Ababa city branches that helps the company in identifying such determinant factors and providing possible recommendations to fill the gaps that hanging the employees in their day to day operation. It also will serve as reference for concerned management offices.

For workers, it will help to improve employees' awareness as what factors are affecting their job performance. For planners, it also will help them to effectively plan and schedule the effective human resource practices that intended to enhance employees and organizational performance. The study also would have a significant contribution for both strategic and operational managers on setting plans and targets by considering such factors.

It will also help in providing information for similar business sectors and agents in identifying the determinant factors affecting employees' job performance and provision of vital recommendations.

1.6 SCOPE OF THE STUDY

The study has been conducted at commercial bank of Ethiopia Addis Ababa city branches stretching in the four districts at Addis Ababa area. Addis Ababa city branches are branches where found in only in Addis Ababa which ignores outside Addis Ababa branches of the bank. Furthermore, the study mainly concerned with determinants of employees performance in commercial bank of Ethiopia.

1.7 LIMITATION OF THE STUDY

This study is about the determinants of employee job performance at commercial bank of Ethiopia Addis Ababa city branches. Hence, it did not consider the cases of other districts of commercial bank of Ethiopia which are located out of Addis Ababa city. Furthermore, it does not consider the cases of other commercial banks operating in the town due to their different orientation, ownership, time and cost matters. At the same time the sample has been limited to employees and professional managers who are working in commercial bank of Ethiopia Addis Ababa city branches .Moreover, the study has constrained with time and resource limitations to make the study broad and inclusive to other issues.

1.8 DEFINITION OF TERMS

Job Performance is the achievement of specified task by the employee that measured in terms of predetermined standards of accuracy, completeness, cost and speed (Gilley, W.Gilley,Quatro, & Dixon, 2009)

Performance management is the comprehensive and systematic process that involves the application of managerial functions on employees' job performance to enhance both individual and organizational achievements (Pal, 2011).

Motivation is the willingness or desire to do something that conditioned by the activity or the ability to satisfy some needs (Jones&George, 2006).

Training is a planned and systematic learning activity that intends to enhance employees' skill, knowledge and competency to perform their work efficiently and effectively (Rue &Byars, 1992).

Performance appraisal is a method by which the job performance of an employee is measured which may be in terms of quality, quantity, cost, behavior and time (Noeetal, 2011).

Employee Related Factors are employees' individual characteristics that consist of their ability, skill and commitment (Robbins, 1997).

Working environment is all about the employees work area surroundings which involves the physical, behavioral and managerial aspects intended to affect the employees' job performance and their reason of staying with the organization (Bateman &Snell, 2011).

1.9 ORGANIZATION OF THE STUDY

The study contains five chapters. Chapter one is the introduction part which Contains the back ground, the statement of study, objectives of the study, research questions, significance of the study, definition of key terms and scope of the study.

Chapter two is all about the review of related literature that includes the theoretical, empirical and conceptual framework reviews.

The third chapter, chapter three, is about the research methodology involving the research design, source of data and collection method, sampling techniques and size, data analysis method and ethical consideration.

The fourth chapter is also about the discussion, data analysis and interpretation parts. The last chapter, chapter five, is also about the summary, conclusion and recommendation part.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

2.1 THEORETICAL REVIEW

2.1.1 CONCEPT OF PERFORMANCE MANAGEMENT

Organizations are undergoing a transformation for coping against the changing needs of the environment and excelling in the business (Wilkinson&Redman, 2013). The Sustainability of business in organizations depends on the talent, skill, knowledge and experience of employees and on their capability of utilization resources to achieve organizational objectives. Employee's job performance is the contribution of employees for the achievement of organizational objective. Employees expected to perform acceptable level of the standard and managers follow up, and evaluate the performance of employees to attain the stated objective of an organization (Armstrong, 2009).

Performance can be defined as the achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed. Organizations are systems operating on three distinct levels which are at organizational, departmental (business process), and individual levels. Each level requires evaluation based on its goals, design, and management practices. This process offers a long-term approach that enables firm leaders, managers, and employees to develop a common shared view of the organization and its future (Gilleyetal, 2009).

Managing human resources includes keeping track of how well employees are performing relative to objectives such as job descriptions and goals for a particular position (Bateman&Snell, 2011). The process of ensuring that employees' activities and outputs match the organization's goals is called performance management. The activities of performance management include specifying the tasks and outcomes of a job that contribute to the organization's success. Then various measures are used to compare the employee's performance over some time period with the desired performance. Often, rewards are developed to encourage good performance (Noe, Hollenbeck, Gerhart&Wright, 2011).

Performance management is also conceptualized as a comprehensive and systematic process that benefits all organizational levels and employees by enhancing individual and collective performance. It is comprised of goal setting, establishing related standards and expectations, performance coaching, developmental evaluation, creating growth and development plans, and linking compensation and rewards to individual growth and development (Pal, 2011).

The performance challenge facing every organization is to develop management systems that

make employees the firm's greatest asset (Dessler, 1994). Designing, developing, and implementing an organization wide performance management process links performance to the organization's strategic goals and objectives, constituent needs and expectations, and employee compensation and rewards. Applying the concepts, principles, and ideas of the performance management process at both the organizational and individual levels promotes maximum efficiency and performance throughout the firm (Gilley et al, 2009).

Many ineffective organizations use an outdated and simple performance management process in which they identify and assemble the material resources required, Workers engage in activities to complete tasks and assess employees' performance to allocate compensation and rewards. This simple process has its roots in the Industrial Revolution of more than a hundred years ago when supervisors needed a fast efficient way to manage a multitude of workers often performing similar routine manufacturing tasks (Rue & Byars, 1992). Today's sophisticated workforce demands more of its managers. The dilemma facing many organizations is their ignorance regarding how to manage performance, develop people, or create initiatives and techniques that enhance effectiveness (Wilkinson & Redman, 2013).

As Armstrong (2009) discussed performance management as it is a continuous process that reflects normal good management practices of setting direction, monitoring and measuring performance and taking action accordingly. Performance management should not be imposed on managers as something special they have to do. It should instead be treated as a natural function that all good managers carry out. It is concerned with getting the best from people and helping them to achieve their potential through achieving a shared vision of the purpose and aims of the organization. It is concerned with helping individuals and teams to achieve their potential and recognize their role in contributing to the goals of the organization (Gichuhi, Abaja & Ochieng, 2012).

In general all organizations have people who are not performing to standard. Over their careers, people may have times when they are performing well and other times when they are not bringing in the results expected. The challenge is to maintain and develop the performance of all people (Armstrong, 2009). Performance management is an important HRM process that provides the basis for improving and developing performance and is part of the reward system. Performance management is a means of increasing the engagement and motivation of people by providing positive feedback and recognition (Wilkinson & Redman, 2013).

2.1.2 FUNCTIONS OF PERFORMANCE MANAGEMENT

The performance management is mainly concern with the performance of the people, systems and organization (Gilley et al, 2009). To achieve this objective performance management performs a variety of functions which has been summarized below.

A. Create Healthy Work Environment

According Mullins (2010), Human resource managers are working with the people with the objective of creating an environment of openness, trust, mutual understanding, team spirit and cooperation. It helps to create healthy working environment with the help of HR policies, day to day dealings, rules and regulations regarding leaves, welfare, promotion, discipline, incentives, training etc.

B. Develop Performance Plans

Management goes for planning of the job, competencies required for performing the jobs and standards required for performance of the jobs. It includes job description, job specification and fixation of job performance standard (Robbins, 1997).

C. Selection of Appropriate People

(Pal, 2011) pinpoints that performance management system helps to carry out the various types of jobs in the organization of manpower where the required type and number of people are to be selected from such aspirants. So they may be made available at right place in right time for accomplishment of the tasks at required time. This is possible through proper recruitment and selection of employees (Greer, 2003).

D. Decision Regarding Performance Standard

Performance management helps the management to take decisions regarding the required standards of the performance in consultation with top level management, head of departments and experts or consultants (Gilley et al, 2009).

E. Plans for Development of Employees

Performance management is interested for development of both employees and organization via adopting formal management human resource management systems (Hellriegel, Jackson & Slocum, 2007). The management conducts orientation of the persons, provides education, and finds out the need for training and conduct training program for development of skills, knowledge and competencies. This can contribute in improvement of the performance of persons and the company (Mulwa & Weru, 2017).

F. Measurement of Performance

After planning and development activities the next task of performance management is to measure the performance of the people at work(Ivancevich, 2007).For measurement of performance different criteria has been fixed such as output per hour/shift quality of work, behavior, discipline, level of commitment etc. This helps to find out the poor and good performers out of the lot. On the basis of the measurement of performance further remedial action can be taken (Rowley & Jackson, 2011).

G. Conducts Performance Feedback

After measurement of performance of all employees, the management finds the slow moving persons (Bateman &Snell, 2011). The objective of performance management is to find out the reasons for slow going. Then, the management conducts coaching session for such people and gives feed back to them. This clarifies many doubts of the employees. It helps a lot the persons to understand their caliber and difficulties (Gilley etal, 2009).

H. Design Compensation, Recognition and Reward System

Through performance appraisal system the slow and fast working persons are identified. As per the output the management designs the compensation, recognition and reward system (Pal, 2011). Good performers are given better incentives whereas slow working persons may be given less incentives or may be denied. This keeps on motivating the people whether a slow or fast working person (Robbins, 1997).

I. Contributes in developing good will

By performing the functions like creating good working environment, planning for performance, measuring performance, providing performance feedback, designing suitable compensation, recognition and reward system the management helps in improvement of the performance as a whole(Pulakos,2004). The work related employees problems are shorted out. These persons create publicity by words of mouth in side and in the public outside. It contributes a lot in creating high goodwill of the company and Provide promotional/career development opportunities for staff (Bratton &Gold, 2007).

2.1.3 PERFORMANCE MANAGEMENT PROCESS

The performance management process requires many ongoing activities in the organization. This includes the planning, implementation, performance assessment and final review and development plan stages (Mullins, 2010). Hence, the performance management process is summarized as follows.

1. Planning

Planning is the process in which the future course of actions has been decided in advance. This helps in giving the direction while performing the tasks (Rue & Byars, 1992). Without planning the objective of doing the work will not be clear. Planning stage will make the whole process working smoothly (Abebe, 2017). Generally, it involves the activities of scanning business environment, establishment of mission and goals, developing of job-description and job specification as well as fixing performance standard (Bateman & Snell, 2011).

2. Action or Execution of Plan

It is walking the talk stage where the actions are to be taken simultaneously with work. The action regarding communication of performance plan, coaching, training and education, motivation and feedback of the performance should be taken by the managers or supervisors responsible for the jobs (Pal, 2011). During the work there may be many difficulties faced by the employees. The manager or supervisor must coach and guide the persons if any problem is faced where the problems are to be solved on the spot (Gichuhi, Abaja & Ochieng, 2012).

3. Performance Assessment

After planning and execution of the plan, it becomes necessary to see whether the job is performed as per the planning and guideline which can be assessed during the work, mid of the year and at the end of the year (Dessler, 1994).

4. Final Review and Development Plan

After performance assessment, the management reviews the responsibility and accountability, performance standard achieved, the competencies the employees possess, leadership quality shown, discipline during work, teamwork, level of commitment and comments from supervisors and employees in detail (Pal, 2011). This stage must involve reviews of performance standards achieved, strengths and weakness, preparing of action plan and development plan as well as identification of the reward, recognition and compensation plan (Gilley et al, 2009).

2.1.4 CHARACTERISTICS OF PERFORMANCE MANAGEMENT

In today's competitive business environment, the different performance management process, nature and practices have been followed in different organization in different sectors and sizes. Though such different organizations adopted different performance management systems, they share the following characteristics at most (Pal, 2011).

1. Continuous Process

The performance management is a continuous process that involves communication from top to bottom and feedback from bottom to top (Aguinis, 2005). The process cannot be completed within a short period. When one year performance process is completed then it starts for the next year. It is a never ending process. There are continuous dialogues between supervisors, managers and employees regarding communication, coaching, counseling, motivation and feedback. The objective behind these dialogues is to make the people to understand and perform as per the expectation so that the goals can be achieved (Armstrong, 2005).

2. Use of Ranking and Ratings

In this process for evaluation purpose, ranking and ratings have been used for different factors. The ranking and ratings are used for communication, coaching, performance standards, behavior, discipline, level of commitment to achieve the tasks, leadership quality shown, initiatives taken for problem solving etc. There are different ratings and rankings required for completion of the assessment work (Jones & George, 2006).

3. Focus on Behaviors

The tasks have been assigned to the employees and their accountability has been fixed. While performing the tasks the employees express their actions and reaction relating to the work (Aguinis, 2005). During work employees shows different aspects of behavior such as happy, unhappy, like, does not like, arguments or not arguments, obey or disobey, support or does not support, cooperate or does not cooperate, initiatives or not initiatives, discipline or indiscipline, commitment or no commitment etc. (Robbins, 1997) .

4. Cooperative Approach

The performance management process involves a cooperative approach between managers, supervisors and employee focusing on regular discussions about responsibility, accountabilities, performance standards expectations, performance appraisal, and review of action, development and compensation plans. They begin the year with an extensive discussion regarding these points time to time. All concerned persons take initiatives for

giving expected performance standards and better behaviors during the work. The approach among them is very cooperative and contributes in accomplishment of the targets fixed (Gilley et al, 2009).

5. Training for All Concerned

Training provides knowledge, skills and contributes in development of overall competencies of the persons (Itika, 2011). For managers they should be trained in planning process and communication. The supervisor will be required to go through a training program for counseling, coaching, and motivation and performance appraisals (Gichuhi, Abaja & Ochieng, 2012).

6. Scope for Performance Improvement

In performance management process the efforts have been put to find out the strengths and weakness of all concerned so that the action and development plans can be prepared (Pulakos, 2004). This will help in overcoming the problems and enhancing strengths. The company which gives better performance will take the competitive advantages over their competitors (Noe et al, 2011).

2.1.5 THEORIES ON PERFORMANCE MANAGEMENT

1. GOAL-SETTING THEORY

In the late 1960s, Edwin Locke proposed that intentions to work toward a goal are a major source of work motivation. That is due to the reason that goals tell an employee what needs to be done and how much effort is needed. Goal-setting theory assumes an individual is committed to the goal and determined not to lower or abandon it. Although goal-setting has positive outcomes, goals related to performance undermine adaptation and creativity because people become too focused on outcomes and ignore changing conditions (Bratton & Gold, 2007).

2. SELF-EFFICACY THEORY

Self-efficacy /social cognitive theory refers to an individual's belief that he or she is capable of performing a task. The higher your self-efficacy, the more confidence you have in your ability to succeed. So, in difficult situations, people with low self-efficacy are more likely to lessen their effort or give up altogether while those with high self-efficacy will try harder to master the challenge. Self-efficacy can create a positive spiral in which those with high efficacy become more engaged in their tasks and then, in turn, increase performance. Individuals with high self-efficacy are capable to respond to negative feedbacks with

increased effort and motivation while those low in self-efficacy are likely to lessen their effort after negative feedback (Robbins, 1997).

The researcher who developed self-efficacy theory, Albert Bandura, proposes four ways that help to enhance self-efficacy as enactive mastery, vicarious modeling, verbal persuasion and arousal. According to him, the most important source of increasing self-efficacy is enactive mastery which is about gaining relevant experience with the task or job. The second source is vicarious modeling which is about becoming more confident because you see someone else doing the task. Vicarious modeling is most effective when you see yourself as similar to the person you are observing. The third source is verbal persuasion which is about becoming more confident because someone convinces you that you have the skills necessary to be successful. Finally, Bandura argues that arousal increases self-efficacy via creating an energized state (Armstrong, 2010).

3. REINFORCEMENT THEORY

Reinforcement theory takes a behaviorist view by which reinforcement conditions the behavior of individuals. Reinforcement theorists see behavior as environmentally caused, and what controls behavior is reinforcement (Rue & Byars, 1992). It ignores the inner state of the individual and concentrates solely on what happens when he or she takes some action. Although reinforcement such as pay can motivate people, the process is much more complicated than stimulus–response. In its pure form, reinforcement theory ignores feelings, attitudes, expectations, and other cognitive variables known to affect behavior (Dessler, 1994).

4. EQUITY THEORY

This theory argues that satisfaction with pay is related to perceptions about the ratio between what one receives from the job (outcomes in form of pay) to what one puts in to it (inputs in the form of effort and skill) compared with the ratios obtained by others (Bateman & Snell, 2011). Employees might compare themselves to friends, neighbors, co-workers, or colleagues in other organizations or compare their present job with past jobs. Mostly equity theory focused on distributive justice which is the employee's perceived fairness of the amount of rewards among individuals and who received them. But organizational justice draws a bigger picture that includes both procedural and interactional justice in addition to it. Procedural justice is all about the perceived fairness of the process used to determine the distribution of rewards, and Interactional justice is about an individual's perception of the degree to which she is treated with dignity, concern, and respect (Mullins, 2010).

5. VICTOR VROOM'S EXPECTANCY THEORY

Expectancy theory argues that the strength of our tendency to act a certain way depends on the strength of our expectation of a given outcome and its attractiveness. In more practical terms, employees will be motivated to exert a high level of effort when they believe it will lead to a good performance appraisal (Bateman & Snell, 2011).

. It is based on employee's effort-performance, performance-reward, and reward personal goal relationship expectation. Effort-performance relationship is the probability perceived by the individual that exerting a given amount of effort will lead to performance. Performance-reward relationship is also the degree to which the individual believes performing at a particular level will lead to the attainment of a desired outcome. Finally, rewards-personal goals relationship is the degree to which organizational rewards satisfy an individual's personal goals or needs and the attractiveness of those potential rewards for the individual (Gilley, etal, 2009).

2.1.6 PERFORMANCE APPRAISAL METHODS

There are a number of methods that are used to evaluate employee's performance. It may be evaluated on the basis of his traits and attributes as well as on the basis of his work or results and objectives achieved by him (Rowley& Jackson, 2011). Thus, employees' performance may be measured in terms of standards of their traits and general behavior on the job or in terms of results and goals where some of the common techniques are presented below.

A. INDIVIDUAL APPRAISAL METHODS

There are a number of methods that are used to appraise the performance of individual employees. Generally, these methods are used to rank individual employees in accordance with their merits and skills (Ivancevich, 2007). Hence, they are useful for deciding merit, promotion, pay increments, rewards etc. (Paauwe&Boselie, 2005). The most common individual appraisal systems have been discussed below.

Rating scale is the individual appraisal method which is the oldest and most popular method of evaluating individual's performance. In this technique, the appraiser judges the employee's performance along a scale from low to high (Pal, 2011). The appraiser rates employee's work and traits such as output, dependability, loyalty, initiative, cooperation, attendance and the like as poor, average, good, very good, excellent etc. Rating is the subjective opinion of the appraiser about the individual work or particular trait. This is noted on the appraisal form against each criterion or trait. The ratings may be assigned numerical values or scores, so that an average can be calculated and a comparison be made (Robbins, 1997).

Checklist method is also the other individual appraisal method where a checklist of statements or words used to describe employee's job performance or behavior. The rater reads the same and rates the employee against that statement. It is in the form of yes-no response. The rater marks yes if he is in agreement with the statement or description. Marks no if employee does not agree with the statement (Rue & Byars, 1992). Finally the total of yes and no are taken into account. Sometimes, personnel department may assign weights to each item or statement of the checklist according to its importance for evaluating performance. This is known as weighted checklist rating method where the weighting helps in quantifying rating (Robbins, 1997).

Forced choice method is also the other individual appraisal method where the appraisal form contains different sentences that contain a pair of positive or negative statement relating to various classes of characteristics such as learning ability, co-operation, leadership, dependability, loyalty, attendance, work performance etc. (Rue & Byars, 1992).

In each item, the appraiser or rater has to choose that statement out of the two, which fits the employee most. For example, if both the statements in an item benefit the employee performance, the rater has to discard any one. Hence, this technique is known as forced choice method (Coulter & Robbins, 2005).

Critical incident method is also the other individual appraisal method where the rater records an extreme or extraordinary behavior displayed by the employee when he works on the job. This will assist him to appraise his performance. The incidents that take place may indicate positive or good behavior of the employee or his negative or bad behavior. The incidents are noted in a critical incident sheet that are taken into account while evaluating employees' performance in critical situations (Armstrong, 2008).

Field review method is also the other method of individual appraisal method where a specialist of the personnel department goes into the field and helps the supervisor in rating the employee. The work of the employees is observed actually in the field (Pal, 2011). The observer sees the nature of job, environment in which the job is performed, the climatic conditions, difficulties faced, working conditions, methods used for working, facilities available to the workers, risks involved in the jobs. The specialist prepares an evaluation based on the observation and information provided by the immediate supervisor about the performance of the employee. It is forwarded to the supervisor for review, modification or for discussion with the employee. The only difference is that a skilled specialist fills up the appraisal form (Coulter & Robbins, 2005).

Performance test and observation method is also the other individual appraisal method that intended to test the knowledge and skills of an employee. The employee is evaluated either by giving him a paper-pencil test or requiring demonstrating the skill in a practical situation (Mullins, 2010). Furthermore, an **annual confidential report** is also the other type individual appraisal system where reports relate to the performance of employees and they are kept quite confidential. They are prepared by superiors on the basis of their judgments, observations and intuitions. The subordinate is not permitted to see his report on performance. The whole process is conducted without disclosing any information out of it to any concerned person. The employee does not get any feedback about his performance, shortfalls and strengths. They are kept in dark (Armstrong, 2010).

B. GROUP APPRAISAL METHODS

There are a number of methods that are used to appraise the performance of groups of employees (Ivancevich, 2007). Generally, these methods are used to rank various employees in a group or groups in accordance of their merits and hence they are, useful for deciding merit, promotion, pay increments, rewards etc. (Jones&George, 2006). Hence, such methods of appraisal are summarized as follows

Factors and points method is one of the group appraisals where the factors affecting the performance of employees are identified (Pal, 2011). The factors may be performance standard achieved, behavior, competencies, leadership quality, initiatives to solve the problems. Every factor is given points or marks as per their relating importance. Finally the total of all factors is taken (Coulter &Roobbins, 2005).

Ranking method is also the other group appraisal which is the simple and easy method of judging the work of employees in a group. Ranks are assigned in order of their performances. In fact the workers on the basis of their performance can be ranked like first, second, third, fourth and so on, this method can be used independently or it can be used with factors and points method jointly .In factors and points method, the points are given to each employee on the basis of performance criteria. Further, the ranks of employees' performance are decided on obtained marks (Gilley etal, 2009).

Paired comparison method is also the other type of group appraisal which has a slight variation to ranking method .In this method, performance of each employee is compared with the performance of each of the others and the rater has to select the better out of each pair, taking only one pair at a time. How many times an employee is better pair wise is computed and one who is considered the best is ranked 1(Jones&George,2006).

Forced distributions is also the other type of group appraisal where the employees are rated and classified into categories such as best 10%, next 20%, middle 90%, next 20% and lowest 10% of employees. They are placed in their respective groups or they are categories as outstanding, above average, average or satisfactory, below average and poor respectively in view of the given percentages (Rue&Byars, 1992).

The problem with method is that if the employee falls in one category more than specified percentage, they cannot be rated in that category. They will be shown lower or upper category (Wilson, 2001).

C. OTHER METHODS

There are some methods which are future-oriented. They evaluate employee potential for future performance (Pal, 2011). They also aim at setting future performance objectives. The techniques which are listed below have a bearing on future performance goals (Jones &George, 2006).

Self-appraisal is the other appraisal method where the employee has to evaluate themselves against predetermined standard. Such self-evaluation assists the employee to understand his/her strengths and weaknesses (Ivancevich, 2007). Therefore, self-appraisal leads to self-improvement and self-development and is helpful to personal goals or objectives for future performance though it has a drawback that the employees appraise them very high (Mullins, 2010).

Appraisal by results/management by objectives approach is the other method of performance appraisal. It works in an enterprise where the efforts of all the members of the organization including management, supervisors and subordinates are directed towards realization of enterprise objectives. These overall objectives are further split into sub objectives, goals or end results to be achieved by various employees (Alene, 2017). In MBO approach, the performance of a subordinate occupier of a managerial position is assessed or evaluated on the basis of end results achieved or accomplished by him rather than on the basis of traits. The effectiveness or success of management is reflected in the accomplishment or achievement of objectives or end results set by the organization (Bateman &Snell, 2011).

360 ° Performance appraisals is also the other method of employee performance appraisal where the appraisal is done by any person with whom employee is in touch for performance of his job i.e. his appraisal may be done by supervisor, manager, subordinates, employees themselves, customers, consultant etc. Performance can be evaluated on any day and from any angle of his work (Pal, 2011). Thus the appraisal can be done on all working days in a year, from all angles and by all parties who are connected with the employees. By this

method, it is possible to notice all activities on all days and evaluate the same (Armstrong, 2010).

Behaviorally anchored rating scale is also the other type of performance appraisal method where there is a combination of techniques used in the weighted check list rating and critical incident method (Rue & Byars, 1992). Under this method, effective and ineffective behaviors are described more objectively. This method takes services of a person who is quite familiar with a particular job to identify major components. Then, there is ranks to the components and validates specific behavior for each component of the job (Coulter & Robbins, 2005).

Cost accounting method is also the other type of performance appraisal method which the evaluation of performance of employee is based on cost. Both the cost of employee and his output are considered and the relationship is established between cost and benefit. The time, efforts and expenditure are calculated in respect of each candidate. The output and cost in total are considered and then the per-unit cost can be calculated. This shows the relative worth of the candidate to the organization (Pal, 2011).

On the other way, performance appraisal is classified as traditional and modern appraisal systems where the traditional methods of performance appraisal includes Rating Scales, Checklist Method, Forced choice Method, Critical Incident Method, Field Review Method, and Performance Test and Observation. The modern methods performance appraisal also includes Management by Objective, 360° Appraisal, Assessment Centers, Behaviorally Anchored Rating Scales and Human Resource Accounting (Getamesay, 2016).

2.1.7 FACTORS AFFECTING EMPLOYEES' JOB PERFORMANCE

A. WORKING ENVIRONMENT

Workplace environment is a concept which has been operated by analyzing the extent to which employees perceive the immediate surroundings as fulfilling their intrinsic, extrinsic and social needs and their reason of staying with the organization (Bateman & Snell, 2011). The benefits of creating and maintaining a positive working environment are huge that enables greater productivity, happier people, employee stability, business advantage, higher profits, greater security, and better health (Robbins, 1997).

The working environment includes the physical, psychological and behavioral aspects. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings. On the other hand, the psychosocial factor of working environment refers to the interactions between the environment and working conditions, organizational conditions, functions and content of the work, workers individual characteristics and to those of members of their families. On the other hand, the behavioral factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction over spell (Gilley et al, 2009). There are lots of other aspects that may enhance or lower the employees' performance which include role congruity, supervisor support, leadership styles in banks and other factors that may individually and collectively affect the employees' job performance (Njenga, Waiganjo & Koima, 2015).

The physical environment consists of elements that relate to the office occupiers' ability to physically connect with their office environment. The behavioral environment consists of components that relate to how well the office occupiers connect with each other, and the impact the office environment can have on the behavior of the individual. The quality of the physical workplace environment may also have a strong influence on a company's ability to recruit and retain talented people. People working under inconvenient conditions may end up with low performance and face occupational health diseases causing high absenteeism and turnover. The workplace's environment affects employee confidence, output and commitment both positively and negatively. Therefore it is not just a coincidence that new incentive programs which focus on lifestyle changes, work/life balance, health and fitness issues were previously not considered as significant payback tactics, but are now common practices amongst well-reputed corporations (Khan & Jabbar, 2013).

B. MOTIVATIONAL FACTORS

Motivation is the willingness or desire to do something that conditioned by the activity or the ability to satisfy some needs (Bateman & Snell, 2011). The studies on employees' motivation have been widely practiced in today's enterprises across all sectors, regardless of their size. Those enterprises realized that the actions of motivating their employees are crucial in order to achieve the organizations' goals. The motivated employees relate to the manners of self-satisfaction, self-fulfillment and commitment that are expected to produce better quality of work and oblige to the organizations' policies which will extensively materialize efficiencies and competitive advantage (Rue & Byars, 1992).

Motivation enhances the job involvement by performing more meaningful work and interesting as well as the reality that maintains the employees more creative and develops their successive job performance (Rowley & Jackson, 2011). Hence, the employee motivation is clearly essential for the success of employees, and achieving the organizational targets and objectives. Furthermore, employee motivation provides as an important factor of business activities whereby high motivation matches with job satisfaction, an intelligence of pride in someone's effort and a lifelong organizational commitment (Rafique, Ali & Ahmed, 2017).

Job performance is defined as the result of motivation and ability. Ability includes training, education, equipment and simplicity of task, experience and both inborn mental and physical capacity. Given all of these factors at their peak, an employee may still not perform well on the job if the motivation is not directed at that particular task. Highly motivated workers will not achieve results if they do not have the necessary skills, expertise and attitude that the organization requires of them. Similarly, employees with expertise, knowledge and skill will not do well if they are unmotivated. The most widely accepted reason why people are motivated to work and perform is rooted in expectancy theory (Getamesay, 2016).

The most important variables which explain employee performance and which effectively influence such performance are a function of ability and motivation. Employee performance has a positive relationship between ability and motivation. This means that if either is inadequate then performance will be negatively affected. The components of ability which are an individual's intelligence and skills are viewed as accurate predictors of employee performance. Employees who are highly motivated are much likely to be high performers. This is due the fact that motivation is a satisfying factor whose presence strongly and positively affects individual performance and its absence overtime negatively affects individual performance (Kitong, Kingi & Uzel, 2016).

C. TRAINING

In the field of human resource management, training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings (Jones & George, 2006). Training has traditionally been defined as the process by which individuals change their skills, knowledge, attitudes, and/or behavior. In this context, training involves designing and supporting learning activities that result in a desired level of performance. On the other hand, development refers to long-term growth and learning, directing attention more on what an individual may need to know or do at some future time. While training focuses more on current job duties or responsibilities, development points to future job responsibilities (Wilson, 2001).

Effective trainings convey relevant and useful information that inform employees and develop skills and behaviors that can be transferred back to the workplace. The goal of training is to create an impact that lasts beyond the end time of the training itself (Bateman & Snell, 2011). In general, trainings involve presentation and learning of content as a means for enhancing skill development and improving workplace behaviors. These two processes, training and development are often closely connected. Training can be used as a proactive means for developing skills and expertise to prevent problems from arising and can be an effective tool in addressing any skills or performance gaps among staff. Development can be used to create solutions to workplace issues, before they become a concern or after they become identifiable problem (Aboazoum, Nimran & Musadieq, 2015).

Training and development describes the formal, ongoing efforts that are made within organizations to improve the performance and self-fulfillment of their employees through a variety of educational methods and programs (Dias, 2012). In the modern workplace, these efforts have taken on a broad range of applications from instruction in highly specific job skills to long-term professional development. In recent years, training and development has emerged as a formal business function as an integral element of strategy and a recognized profession with distinct theories and methodologies (Jones & George, 2006)

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively. Training has been proved to generate performance improvement related benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Rue & Byars, 1992).

Most of managers give training to their employees for the main purposes of increasing productivity or the performance of employees, to achieve organizational goals; and to invest in employees to succeed in the unpredictable and turbulent business environment .In general, training and development programs help to bridge the gap between the current performance and the standard desired performance (Getamesay, 2016).

D. PERFORMANCE MANAGEMENT SYSTEM

Performance is a multidimensional construct the measurement of which varies depending on a variety of factors (Itika, 2011). A more comprehensive view of performance is achieved if it is defined as embracing both behavior and outcomes. Employees' performance is an important factor that contributes to improve the outcomes, behavior and traits of the employees (Bateman & Snell, 2011).

The performance outcomes of HRM can be captured in a variety of ways that can be in Financial outcomes like profits sales, market share or Organizational outcomes like productivity; quality; efficiencies and HR-related outcomes like attitudinal and behavioral impacts among employees such as satisfaction, commitment, and intention to quit (Paauwe & Boselie, 2005).

Individual performance can be measured by reference to key performance indicators. Key performance indicators define the results or outcomes that are identified as being crucial to the achievement of high performance (Getamesay, 2016). As Armstrong (2008), stated in his book, Personal ability, Manager Ability, process gap, Environmental forces, Personal circumstances and Motivation factors are the reasons for the poor performance. Hence, performance appraisal is encouraged in organization to identify and improve the major pitfalls of the employees for training .A performance appraisal is the process by which an organization assesses the job-related performance and development of its employees. The process involves rating performance against company-set standards, and providing feedback as to quality of work performed (Gilley et al, 2009).

A performance appraisal is known by other terms like employee appraisal, performance review. It is a method by which the job performance of an employee is measured in terms of quality, quantity, cost, behavior and time (Noe et al, 2011). It is conducted by self, peers, seniors and junior. But, generally in formal method, it is conducted by the immediate manager or supervisor under whom the person is directly working. A performance appraisal is a part of measuring, comparing, finding, guiding, correcting and managing career

development of the employees (Hellriegel, Jackson & Slocum, 2007).

It is the process of gathering, recording and critically analyzing information about the relative importance of employees to the organization (Greer, 2003). Performance appraisal is study of present achievements, and failures, personal strengths and weaknesses, and suitability for incentives, rewards and recognition, increased pay scale, promotion or further training. Finally it shows the suitability of the person at present job to the organization. Appraisal is the evaluation of worth, quality or merit. Appraisal should measure both performance in accomplishing goals, plans and performance as a manager (Rowley & Jackson, 2011).

The concept of performance appraisal came to light with the development of management. After industrialization when competition crept in the market, the need for effectiveness was felt (Mullins, 2010). In past, the roots can be traced in the time and motion study. For effective working the need for capable and dedicated worker was felt. In time and motion study the efforts were there to save time and activities so that the performance output can be improved. This became more and more popular with the tough competition in the market.

As on today the company get differential competitive advantage over their rivals if their employees are well trained, motivated, committed and achieving the performance standard. The performance appraisal system is categorized into two approaches as the old and modern approach (Redman & Wilkinson, 2013). The history of performance appraisal can be dated back to the 20th century and then to the second world war when the merit rating was used for the first time. In the absence of a carefully structured system of appraisal, people will tend to judge the work performance of others, including subordinates, naturally, informally and arbitrarily (Pal, 2011). The employees were paid as per the output. There was no consideration for the human touch side of the performance appraisal system. There was no scope for the development of employees where the motivational factors were only the wage cut or a rise to improve or continue to perform well (Mullins, 2010).

However, in the mid of twentieth century the modern performance appraisal was recognized as a tool for motivation and development of employees. Performance appraisal may be defined as a structured formal appraisal system in which the subordinate's performance is appraised by his supervisor, that usually takes place in mid and end of the year assessments. In this, the performance of employee is measured, compared and discussed with the objectives to find out the strengths, weaknesses, difficulties faced, and the deficiencies in competencies so that these things can be developed. In many organizations, the appraisal system is used as base for deciding rewards, recognition, compensation, training, promotion, bonuses and many other opportunities for employees' development. On other side, the poor

performers are also identified who may need counseling, coaching, guidance or any other help for further problem solution and improvement in performance (Jones & George, 2006).

E. EMPLOYEE RELATED FACTORS

Organizations are made up of from the collection of individual employees where the manner of the organizations behavior depends on. Hence, managers have to understand and manage the individual differences on the individual employee talents, skills and commitments (Mullins, 2010). Robbins (1997) identifies individual characteristics as qualities owned by someone who consists of the demographical characteristic variable, ability, and personality. The demographic characteristics covers age, sex, marital status, number of dependents and service period. The personality characteristics cover personality, attitude, and someone's need taken along into the work atmosphere. Individual characteristics are features that shape employee behaviors that influence motivation and employee performance. Therefore, working on character abilities that can be observed is the capacity of individuals to complete various tasks in a job that includes intellectual abilities, emotional skills and physical abilities. Personality characteristics are a composite of all the ways in which individuals react and interact with other people. So it is the personality of the integrated self-image and is the total of intra-psychical forces that can create a unique human being with a specific behavior (Kitong, Kingi & Uzel, 2016).

Employees' commitment to the organization intends to the individual's psychological bond to their organization that can be expressed in the sense of job involvement, loyalty and belief in the values of the organization. Hence, it is characterized by employee's acceptance of organizational goals and their willingness to exert an extra effort on behalf of their organization. So, commitment is a force that binds an individual to a course of action of relevance to one or more targets. Generally, the definition of employees' organizational commitment is tied to a psychological state that characterizes the employees' relationship with their organization (Nguyen, Mai and Phuong, 2014).

The employees' commitment has three dimensions. The first dimension of employees' organizational commitment is affective commitment, which represents the individual's emotional attachment to their organization which is all about the employee's emotional attachment, identification and involvement in their organization. It is a work related attitude with positive feelings towards the organization which links or attaches the identity of the person to the organization that influenced by the extent to which the individual's needs and

expectations about the organization are matched by their actual experience. The second dimension organizational commitment is continuance commitment which is defined as awareness of the costs associated with leaving the organization. It can be regarded as an instrumental attachment to the organization, where the individual's association with the organization is based on an assessment of economic benefits gained. The last dimension of the organizational commitment is normative commitment which is defined as a feeling of obligation to continue employment. Internalized normative beliefs of duty and obligation make individuals obliged to sustain membership in the organization. Here, the employees stay because they should do so or it is the proper thing to do (Dixit & Bhati, 2012).

As cited by Manik & Sidharta (2017), Robbins and Judge (2011) see ability as the capacity of an individual to perform various tasks in a job where it is an assessment of what a person can do. The ability is important because it causes, distributes, and supports the employees to work hard and enthusiastic. Ability is important because managers give jobs to their subordinates to work well and integrate into desired goals. Companies not only expect capable and skilled employees but also expect the employees to work with high performance.

Competence of employees on the employability skills is an important element affecting their jobs. It is assumed that employees develop mastery in the use of their skills to respond to the present-day needs and demands of the workplaces. This implies that the level of competence in fundamental skills is affected by either previous higher education or actual employment experiences because without these employees may be unable to improve their skills. The employees had not mastered yet all the relevant skills. This may also be caused by the inadequate resources and facilities needed to support employees' proficiency in the use of the needed skills (Abas-Mastura, Imam & Osman, 2013).

2.2 EMPIRICAL REVIEW

Deferent scholars and researchers have conducted studies with regard to the determinant factors affecting employees' job performance at their work at different countries in different sectors. Mostly, they have been focused on factors such as training, motivational factors, leadership, organizational culture, performance management system, working environment factors and employee related factors that have an impact on employee's job performance. Such factors can be summarized into three categories like individual related factors, work related factors and organization related factors.

According to Abdullah (2014) remuneration, creativity, training and development have a positive impact on employees' job performance in his study of factors that influence employee performance at the Fairmont norfolk hotel. In his study, the impact of remuneration on employee performance at the organization is positive. Furthermore, in regards to the impact of creativity on employee performance respondents have also agreed that the degree to which the organization embraces creativity has an impact on their performance. Finally, training and development also seen as the major driver of performance .However, he does not consider the other factors that have impact on employee's job performance such as individual skill, experience, motivational factors and the appraisal system.

According to Ngowi(2014), the impact of salary increment, training, organizational culture, organizational structure and reward system on employee performance have been examined. In the study, he has found 72% of the respondents agreed that low salary and lack of training are challenges of employees' performance at Stanbic bank. However, organization structure, organization culture and reward system are examined as they have positive impact on employees' performance and productivity at Stanbic Bank. Moreover, in examine the effect of HR practices on employees' performance at Stanbic Bank, 68% of the respondents agreed that, it directly affects ones performance in terms of remuneration, wellbeing and health care. Here, though he tries to include the working environment factor as the major determinant factor, he lacks to consider the performance appraisal system and employee related factors.

According to Zhang (2016), even in the other service sector, the performance of the employees in the hotels were influenced by numerous factors such as rewards and incentives, work pressure and hotel environment and potential for career growth in the hotel sector. A Considerable proportion of the participants including the employees and managers agreed that the rewards and incentives were driving factors behind the employees' performance.

According to Massudi (2013), in his study of banking sectors in Tanzania, salary increment is the first motivational factor that motivates them to perform. Respondents also show a very high level of loyalty to bank, improved customer services in the branches and improvement of public relations activities are vital for the enhancement of bank performance. Moreover, good working environment also poses a good image about the bank to its internal and external customers. However, he does not consider the factors including training and development, individual skill & experience as well as the role of performance management system on assuring employee performance.

According to Owusu (2012), in his study of Ghana commercial bank, the joy of every employee would produce a conducive and friendly business environment for customers to be served. Motivational packages had influenced some employees to come to work early, stay longer to work, serve customers cheerfully with great joy. In addition, the majority of the respondents indicate that they office environment poses a good image about the bank to its customers. The health and occupational hazard of workers is addressed by making the office attractive for business. The ideas of employees are taken note of in the decision making of the branch. Therefore the branch is able to stress on their challenges in terms of motivational issues to managers. However, he does not consider the factors including training and development, individual skill & experience as well as the role of performance management system on assuring employee performance.

According to Assefa(2016),in his study of commercial bank of Ethiopia on the impact of training at employees' performance ,the finding of the study showed that the effect of Training on Employee Performance is significant. Respondents' response shows that the job instructions prepared by the organization are clear and easy to apply, and they believe also that they receive enough guidance from their peer and supervisors. In addition, respondents affirmed that job rotation has the power of enhancing the overall performance of employees in their organization. Still, majority of the respondents acknowledged that their efficiency has improved after they took training.

Getamsay (2016) also tries to assess as training, organizational culture, leadership, motivation and working environment have positive relationship and impact on employees' job performance. However, he lacks to consider the individual and performance related factors.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

The primary aim of this study is to insight the determinant factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa district city branches. To achieve this objective, descriptive type of research design with a mixed approach has been employed. The descriptive type of research design helps to portray accurately the characteristics of a particular individual, situation or a group (Creswell, 2014). So that, in this study the descriptive research design is employed to describe the factors affecting employees' job performance and their impact on their performance at commercial bank of Ethiopia in Addis Ababa city branches .

With regard to research method, mixed research method is considered to be very efficient in answering research questions compared to the quantitative and qualitative approach when used in isolation (Creswell, 2014). Therefore, in this study, a mixed approach is used since it helps to capitalize the strength of using the quantitative and qualitative approaches and remove any biases that can be encountered in any single research method.

3.2 SOURCE OF DATA

The necessary data for this study has been collected from primary sources through questionnaire and interview. The data is collected from employees and human resource directors of the bank. Using primary data in research helps to grasp the necessary data that intended to infer about the current understanding of the phenomenon. The secondary data is only used to select the appropriate sample size by using the banks' June 2017/18 human resource report.

3.3 DATA COLLECTION METHODS

The researcher has employed questionnaire and interview data collection instruments. The closed ended questionnaires are used to collect the relevant data from the sampled participants. Such, questionnaires are employed for their vitality to provide quick, inexpensive, efficient and accurate information for assessing the general population.

Furthermore, open-ended questionnaire is also employed since it helps to get basic information about participants' intention, understanding and recommendation about the issue. On the other hand, the semi-structured interview is also administered for the case it provides clarity for probing questions, completeness of the responses and gets full information from selected key informant.

3.4 TARGET POPULATION

The target population of this study is employees of the commercial bank of Ethiopia in Addis Ababa city branches. In line with the objectives of this study, primary data has been collected from such managers and employees.

Currently, in Addis Ababa, there are four districts including the south, north, east and west Addis Ababa districts. In these districts, branches have been categorized into four levels based on the service provided and number of transactions and employees involved as level one, two, three and four. In the study, respondents have been selected randomly from the sampled branches in each district.

3.5 SAMPLE SIZE DETERMINATION

The study has employed both probability and non-probability sampling which are stratified simple random and purposive sampling techniques respectively. Stratified random sampling is employed for the case the population of the study is categorized in different strata based on the banks grade level. Hence, the branches which are found in the four districts have been stratified based on their grade level as grade level one, two, three and four.

Finally, after stratifying, the branches have been selected randomly via lottery system for getting respondents. Furthermore, human resource directors in each district have been participated under purposely sampled interviews. The purposive sampling method is employed to select the human resource directors who have rich information about the overall human resource practices and employee job performance of the bank.

The sample size is distributed to the different grade levels of the bank in each district. For each sampled branch, the questionnaire is distributed to respondents randomly. The table below presents the total population and sample size taken for the paper.

Table1: Number of City Branches and Employees in Each District

No.	Districts	Level 1	LEVEL 2	Level 3	LEVEL4	No. Emp
1	EAAD	28	37	17	16	2126
2	WAAD	50	35	13	12	1607
3	NAAD	32	49	12	13	1769
4	SAAD	14	42	16	16	2226
Total No. employees						7728

The total population of this study, therefore, becomes 7728 employees who are working in the four districts of commercial bank of Ethiopia Addis Ababa city branches. Hence, the sample size is calculated by using the formula developed by Taro Yemane which is formulated as $n = \frac{N}{1 + N(e)^2}$

Where, n=sample size

N=total population

e=level of precision i.e. 0.05

$$n = \frac{7728}{1 + 7728(0.05)^2}$$

$$= \frac{7728}{1 + 7728 * 0.0025}$$

$$= \frac{7728}{20.32}$$

$$\underline{n = 381}$$

The following are List of randomly Sampled Branches via lottery method to get the sampled respondents of employees of commercial bank of Ethiopia in each of the four district of Addis Ababa city branches. In each district, eight branches have been selected randomly from the different grade levels. Such selection becomes representative since there is homogeneity among the target populations.

Table 2: list of sampled Branches in Each District

No.	District	Level I	Level II	Level III	Level IV	TOTAL
1	East Addis	1.Kokeb Area 2.Dispora Adebabay	1.Kara 2.Tefera Degifie	1.ECA 2.Air Port	1.Meskel Square 2.Andinet	8
2	North Addis	1.Ras Mekonen 2.Tayitu Bitul	1.Filwuha 2.Kebena	1.Sebara Babur 2.Yared	1.Mehal Ketema 2.Silassie	8
3	South Addis	1.Gofa Mazoriya 2.Combo	1.Saris 58 2.Kera	1.Adey Abeba 2.Saris Abo	1.Finfine 2.Gofa Sefer	8
4	West Addis	1.Hawariyat 2.Mesalemiya	1.Ehil Berenda 2.Geja Sefer	1.Addisu Michael 2.Paulos	1.Ayer Tena 2.T/Haimanot	8
Total		8	8	8	8	32

3.6 METHOD OF DATA ANALYSIS

In this study, descriptive data analysis method has been employed. Data collected through interviews has been analyzed by using qualitative analysis method via discussion. On the other hand, the data collected through questionnaires is analyzed through statistical package for social sciences/ SPSS. As a result, frequency, percentage and average mean score is employed to present analysis and discuss the result of the paper. Finally, the research result is validated by triangulating different data sources of information from the interview and questionnaires.

3.7 RELIABILITY OF THE INSTRUMENT

According to Kothari (2004), a measuring instrument is reliable if it provides consistent results. Cronbach's alpha is a coefficient of reliability. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. The measure of it between 0.8 and 0.95 are considered to have very good quality, scales with coefficient alpha between 0.7 and 0.8 are considered to have good reliability, and coefficient alpha between 0.6 and 0.7 indicates fair reliability. Accordingly, the reliability test of the study shows that as it has very good quality with reliability measure of 0.935

Table3: Reliability Test

	N	%	Cronbach's Alpha	N of Items
Cases	357	98.3	.935	50
Valid				
Excluded ^a	6	1.7		
Total	363	100.0		

Source:Researcher,2018

3.8 VALIDITY OF THE INSTRUMENT

The instrument validity is about the degree to which the study is measuring what it is supposed to measure. More simply, it focuses on the accuracy of the measurement. The Sample questionnaires are administered before distributing finalized one for some respondents and adjustments have taken to the questionnaire items. Finally, there is a cross check or triangulation between the questionnaire and interview. In addition, the questionnaire and interviews are adopted from different journal articles and theses.

3.9 ETHICAL CONSIDERATION

The researcher gives emphasis to the ethical issues in every aspect of this study that demands it. The participants have been selected based on their consent/free will/. Beyond that when distributing the questionnaire, respondents have been informed and guaranteed that the information they provide as to be kept confidential and used only for academic purpose.

Moreover, a statement that conforms to the prohibition of disclosing identity detail or personal reference in the questionnaire is used. This helps to avoid any biased responses or unauthentic data provided by respondents and to make participants feel safe in filling the questionnaire. Therefore, the collected data is kept confidential and not used for any personal interest. Generally, the whole process of the study is conducted within the frame of acceptable professional ethics.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 COLLECTION RATE OF THE QUESTIONNAIRE

This study is intended to search out the determinant factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches. In the city there are four districts consisting of the total of 263 city branches that has been categorized as grade level I, II, III and IV branches. In these city branches, there are 7728 employees where 381 sample respondents have been selected after randomly selecting 32 branches involving all grade levels across the four districts. From 381 distributed questionnaires, 363 has been filled and collected effectively. However, 6 questionnaires are incompletely filled , and 12 questionnaires have not been collected. As a result, the collection rate for the total questionnaires becomes 95.27%.

In this part of the study, the participants' profile, the frequency and percentage distribution of the participants' responses has been discussed in detail. In addition to such distribution measures, the mean score of a five-point likert-scale is also used to summarize the collected data via questionnaire. Accordingly, the mean score values have been categorized as low, moderate and high with a mean value of below 3.39, between 3.40-3.79 and above 3.80 respectively (Zaidato, & Bagheri, 2009).

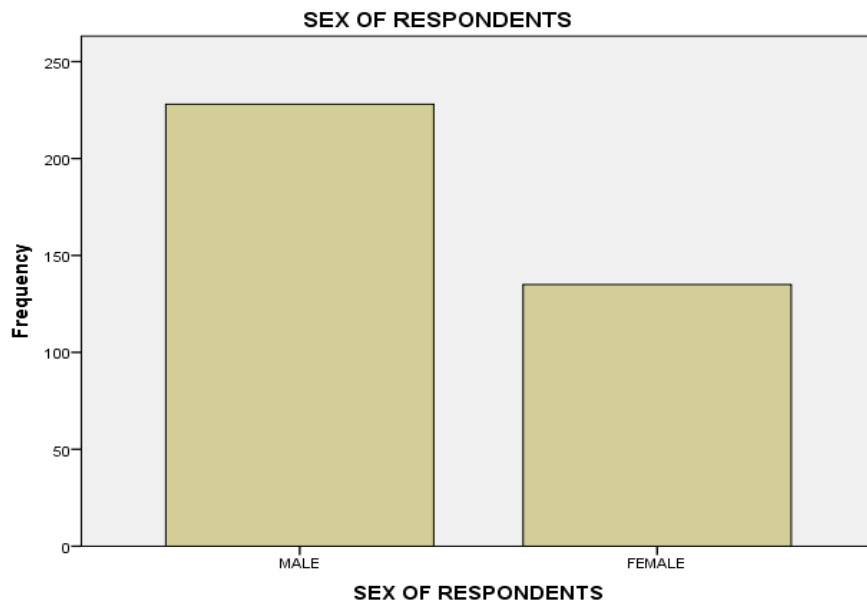
4.2 DATA PRESENTATION AND ANALYSIS ON PARTICIPANTS' PROFILE

This part involves the discussion of the frequency and percentage distribution for sex, age, education level, marital status and experience of research participants. This helps to understand the sex, age, educational and experience categories for employees of the bank. Such understanding helps the bank to design efficient and effective human resource practices intended to excel the employees' job performance and overall bank achievements. Hence, such variables are presented and discussed below at the table and bar graphs.

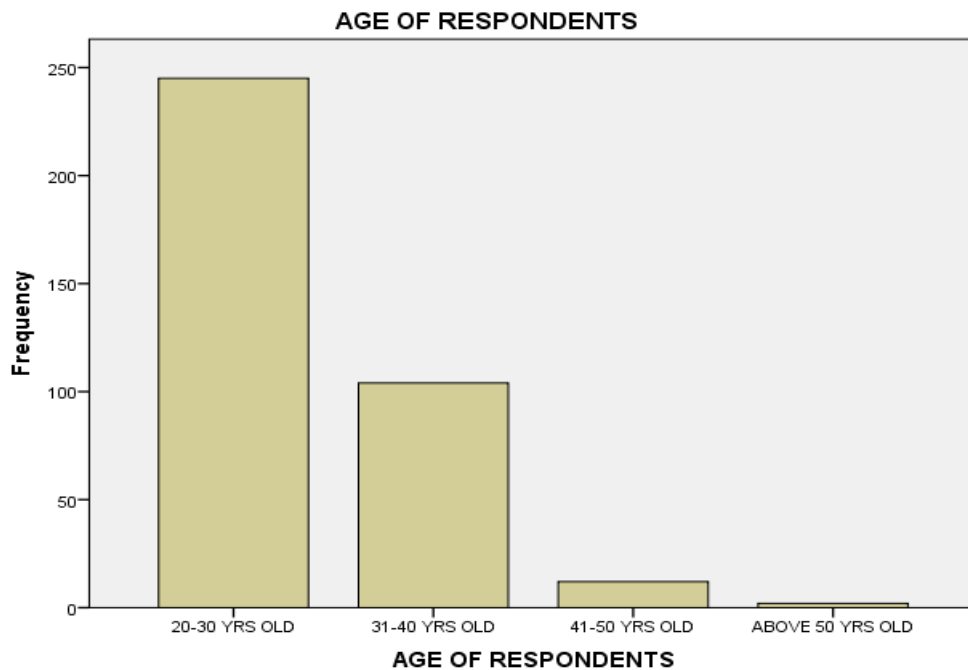
Table 4: Frequency and Percentage distribution of Participants' Profile

Type of profile	Frequency		Percentage (%)
Sex	MALE	228	62.8
	FEMAL	135	37.2
Age	20-30	245	67.5
	31-40	104	28.7
	41-50	12	3.3
	> 50	2	.6
Education	DIPLOMA	14	3.9
	DEGREE	286	78.8
	MASTER	63	17.4
Marital status	SINGLE	215	59.2
	MARRIED	141	38.8
	DIVORCED	4	1.1
	WIDOWED	2	.6
Experience	1-5 YRS	182	50.1
	6-10 YRS	151	41.6
	11-15 YRS	25	6.9
	>15	5	1.4
Position	JUNIOR	6	1.7
	CSO	234	64.5
	senior officer	78	21.5
	Managerial	44	12.1

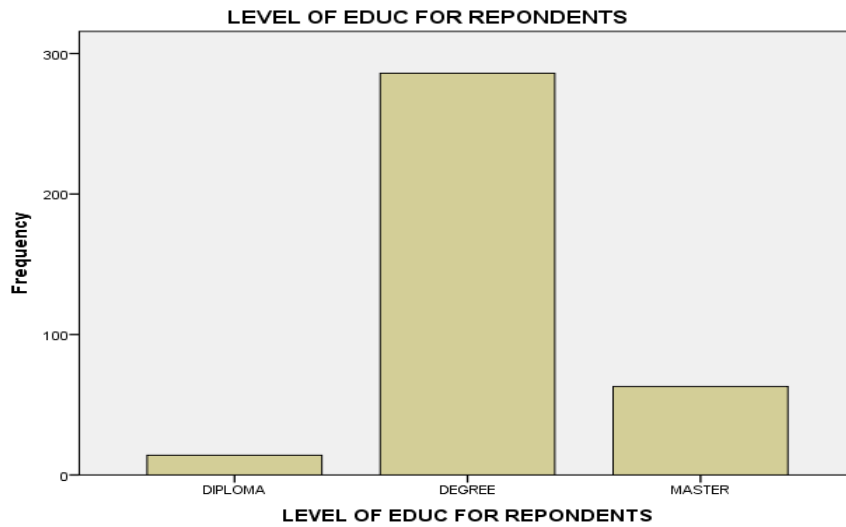
As shown in the graph below and table above the sex distribution of research participants shows that as there were 228(62.8%) males and 135(37.2%) females. This shows that as the number of male employees is more than the number of female employees in commercial bank of Ethiopia Addis Ababa city branches



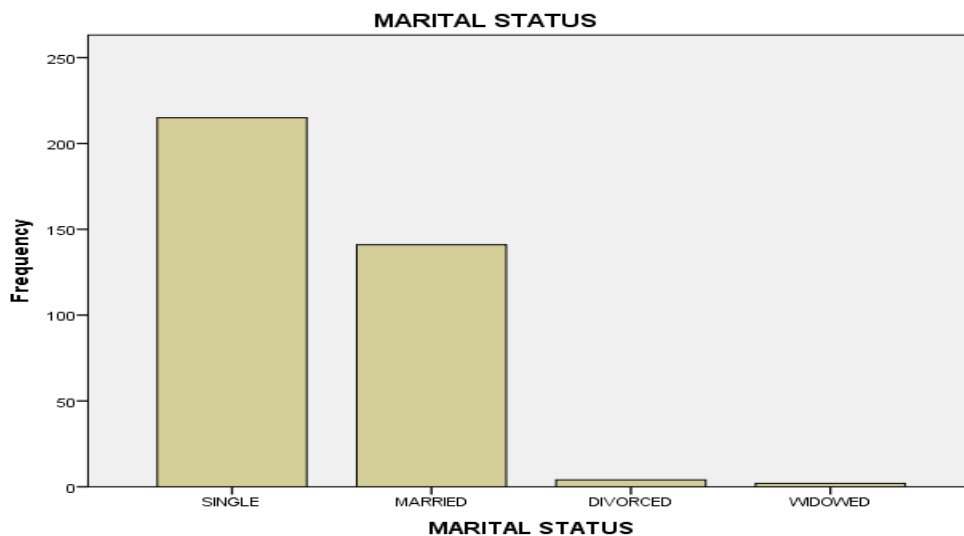
The following below bar graph shows the age distribution of respondents. Accordingly, there were 245(67.5%), 104(28.7%), 12(3.3%) and 2(0.6%) participants in age categories of 20-30, 31-40, 41-50 and above 50 years respectively. The data shows that as most of the employees are young.



The bar graph below shows the distribution of employee's education level. Accordingly, 14(3.9%), 286(78.8%) and 63(17.4%) participants are in the category of diploma, degree and master education qualification. Hence, the result shows that as most of employees are degree holders.



The following bar graph shows the distribution of participants' marital status distribution. Hence, 215(59.2%), 141(38.8%), 4(1.1%) and 2(0.6%) are single, married, divorced and widowed respectively.

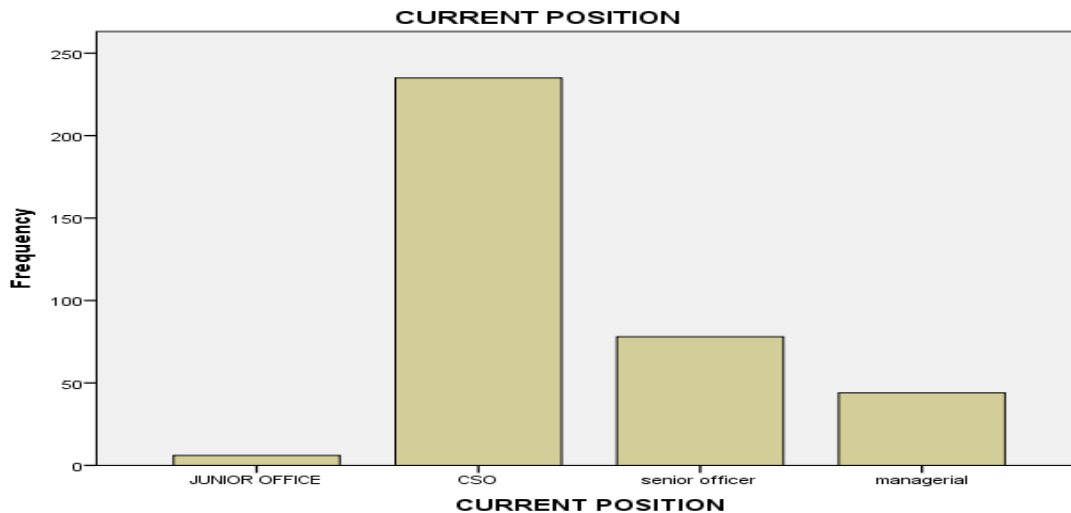


The bar graph below shows participants work experience distribution. Therefore, 182(50.1%), 151(41.6%), 25(6.9%) and 5(1.4%) participants are in the working experience categories 1-5, 6-10, 11-15 and above 15 years of experience. What can be inferred from the data is that more than 90% of employees have below or nearly equal to ten service year in the bank.

Table 7: Frequency Distribution for Work Experience of Respondents



As shown in the bar graph below 6(1.7%), 234(64.5%), 78(21.5%) and 44(12.1%) participants are in the position categories of junior, CSO, senior and managerial employees respectively .hence, the result shows most of employees are customer service officers.



Generally, the following table shows summary of the details for the issues related to employees profile by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response. The standard deviation is the measure of dispersion from the mean.

Table 5: Summary of Respondents Profile

Profile	N		Mean	Median	Standard Deviation	Minimum	Maximum
	Valid	Missing					
Sex	363	0	1.37	1.00	.484	1	2
Age	363	0	1.37	1.00	.577	1	4
Edulev	363	0	2.13	2.00	.441	1	3
Marital	362	1	1.43	1.00	.549	1	4
Experience	363	0	1.60	1.00	.680	1	4
Position	363	0	2.45	2.00	.735	1	5

Source; researcher, 2018

4. 3. DATA PRESENTATION, ANALYSIS AND DISCUSSION OF EMPLOYEE RELATED FACTORS

Employee related factors of job performance are factors related to employees' ability, skill and commitment. The table below shows the frequency and percentage distribution of such factors entirely related to employees themselves in doing their work.

With regard to employees familiarity to the banks shared values and beliefs (Q1), 31(8.5%), 65(17.9%), 15(4.1%), 184(50.7) and 68(18.7%) participants are strongly disagree, disagree, neutral, agree and strongly agree level of preferences respectively. This in tells as most of employees are familiar to the banks general values beliefs intended to commit in their day today responsibilities. 15(4.1%),50(13.8%),8(2.2%),187(51.5%) and 103(28.4%) participants are also responding as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively for the questions that stated as their ability, skill and commitment enables to perform every task in the bank(Q2). This in turn shows as most of employees are equipped with the ability, skill and commitment the bank in need.

With regard to the question whether the employees are strictly following the banks policies procedures and manuals (Q3), most of employees are doing based on such directions whereas there are also some employees who do not obey such regards. Specifically,19(5.2%), 65(17.9%), 15(4.1%), 179(49.3%) and 85(23.4%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively. For the question whether employees are committed to get early at their work(Q4), 14 (3.9%), 28(7.7), 27(7.4%), 167(46.0%) and 126(34.7%) participants was responding as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. Here, it implies that as most of employees are committed to get early at their work. However, the response of participants makes someone to take the big share for themselves by denying the fact.

For the question whether employees are committed for the achievement of the vision, mission and goals of the organization(Q5),12(3.3%),40(11.0%),12(3.3%), 190(52.3%) and 109(30.0%) participants are responding as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This infers as most of employees are doing their best to the achievement of their organizations strategic objectives. In addition, 8(2.2%),45(12.4%),11(3.0%),187(51.5%) and 112(30.9%) participants are responding as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively to the question whether their experience helps to reduce skill gaps(Q6). Hence, it leads to generalize as experience helps to grasp skill and increase working confidence in their day to day

business. For question whether there is good relationship with the management(Q7), 21(5.8%), 59(16.3%), 11(3.0%), 186(51.2%) and 86(23.7%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively. This implies that as most employees in the bank have good relationship with the management that in turn has a positive effect to do their business easily. For question whether employees believe on learning and adopting new working cultures(Q8), 10(2.8%), 35(9.6%), 10(2.8%), 178(49.0%) and 130(35.8%) participants are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This implies as most of employees are positive changes in the organization.

For the question employees have good communication skill with the customers(Q9), 10(2.8%), 26(7.25), 8(2.2%), 193(53.2%) and 126(34.7%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively. This helps to infer as most employees are good at their communication skill with their customers. In turn, for the question whether the employee job performance related to the above employee related factors is high(Q10), 19(5.2%), 53(14.6%), 16(4.4%), 188(51.8%) and 87(24.0%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively. From this, it is possible to deduct that most of employees have agreed as the mentioned employee related factors are affecting their level of performance for quarterly tracked objectives.

Table 6: Frequency and Percentage of Participant’s Preference to Employee Related Factors

Ques. No.	STRONGLY DISAG		DISAGREE		NEUTRAL		AGREE		STRONGLY AGREE	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Q1	31	8.5	65	17.9	15	4.1	184	50.7	68	18.7
Q2	15	4.1	50	13.8	8	2.2	187	51.5	103	28.4
Q3	19	5.2	65	17.9	15	4.1	179	49.3	85	23.4
Q4	14	3.9	28	7.7	27	7.4	167	46.0	126	34.7
Q5	12	3.3	40	11.0	12	3.3	190	52.3	109	30.0
Q6	8	2.2	45	12.4	11	3.0	187	51.5	112	30.9
Q7	21	5.8	59	16.3	11	3.0	186	51.2	86	23.7
Q8	10	2.8	35	9.6	10	2.8	178	49.0	130	35.8
Q9	10	2.8	26	7.2	8	2.2	193	53.2	126	34.7
Q10	19	5.2	53	14.6	16	4.4	188	51.8	87	24.0

Table 7: Summary of Participant's Preference to Employee Related Factors

Ques.No.	N		Mean	Median	Standard Deviation	Minimum	Maximum
	Valid	Missing					
Q1	363	0	3.53	4.00	1.224	1	5
Q2	363	0	3.86	4.00	1.101	1	5
Q3	363	0	3.68	4.00	1.167	1	5
Q4	362	1	4.00	4.00	1.041	1	5
Q5	363	0	3.95	4.00	1.035	1	5
Q6	363	0	3.96	4.00	1.017	1	5
Q7	363	0	3.71	4.00	1.165	1	5
Q8	363	0	4.06	4.00	1.009	1	5
Q9	363	0	4.10	4.00	.947	1	5
Q10	363	0	3.75	4.00	1.131	1	5
Over all mean of employee related factors = 3.87							

Source:Researcher,2018

Generally, the above table shows summary of the details for the issues related to employee's related factors by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response. The standard deviation is the measure of dispersion from the mean. Here, the minimum value is to mean the 'strongly disagree (1)' where as the maximum value is to mean 'strongly agree (5)'. The overall mean of employee related factors is 3.87. This result shows as most of the respondent employees are have above the average level of preference for employee related factors by which the average is result approximates to 'agreed 'level of preference.

4.4 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF PMS RELATED FACTORS

The table below shows the frequency and percentage distribution of participants' preference level to the performance management system related factors. As , it has been seen in the table below, 157(43.3%), 138(38.0%), 14(3.9%), 48(13.2%) and 6(1.7%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences to the question whether the appraisal system is clear (Q11). From this, it is possible to conclude that as the performance appraisal system by itself has not been understood clearly by most employees. For the question whether employees take part in setting performance objectives(Q12), 130(35.8%),150(41.3%),14(3.9%),63(17.4%) and 6(1.7%) participants have forwarded that as they have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively. This result shows that as most employees have not been involved in setting performance objectives.

For the question whether the performance measurements are achievable (Q13) 109(30.0%), 161(44.4%), 26(7.2%), 59(16.3%) and 8(2.2%) participants have responded as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. It implies that as most of employees are considering the performance measurements tracked to employees are not achievable. 163(44.9%),143(39.4%),16(4.4%),38(10.5%) and 3(.8%) participants are also forwarded their level of preference for the question whether the appraisal system is fair to all(Q14) as they strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. In tells that as the appraisal system is not measured fairly in different job stratifications.

With regard to the question whether the performance appraisers are well trained and supported by system (Q15) 107(29.5%), 173(47.7%), 13(3.6%), 62(17.1) and 8(2.2%) participants are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This result enables to deduce at most that as performance appraisers are not equipped with vital skills. In turn for the question whether the supervisor gives regular feedback on employees' job performance (Q16), most participants replied that as supervisors support and give feedback to their employees. Specifically the 127 (35.0%), 163(44.9%), 9(2.5%), 60(16.5%) and 4(1.1%) participants replied that as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively level of preferences for supervisors support .

For the question whether employees are recognized when they perform well (Q17), 118(32.5%),153(42.1%),11(3.0%),78(21.5%) and 3(.8%) participants are forwarding their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From this result, it can be deducing that as employees are not recognized when they perform well. For question whether performance results are tied to banks motivational and benefit packages (Q18), 114(31.4%),153(42.1%),16(4.4%),68(18.7%) and 12(3.3%) participants have shown their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From here, too, it is possible to deduce as the individual employee performance result is not tied to the bank motivational and benefit packages. For the question whether the bank trainees are selected based on employees performance result(Q19), 109(30.0%),182(50.1%),12(3.3%),56(15.4%) and 4(1.1%) participants have forwarded their response as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This shows that as employees for training are not selected based on their performance result gaps. In case whether employees job performance is high in relation to the above performance management related factors(Q20),106(29.2%), 167(46.0%), 16(4.4%), 67(18.5%) and 7(1.9%) participants have forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively.

Table 8: Frequency and Percentage Distribution to PMS Related Factors

Ques. No.	STRONGLY DISAGREE		DISAGREE		NEUTRAL		AGREE		STRONGLY AGREE	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Q11	157	43.3	138	38.0	14	3.9	48	13.2	6	1.7
Q12	130	35.8	150	41.3	14	3.9	63	17.4	6	1.7
Q13	109	30.0	161	44.4	26	7.2	59	16.3	8	2.2
Q14	163	44.9	143	39.4	16	4.4	38	10.5	3	.8
Q15	107	29.5	173	47.7	13	3.6	62	17.1	8	2.2
Q16	127	35.0	163	44.9	9	2.5	60	16.5	4	1.1
Q17	118	32.5	153	42.1	11	3.0	78	21.5	3	.8
Q18	114	31.4	153	42.1	16	4.4	68	18.7	12	3.3
Q19	109	30.0	182	50.1	12	3.3	56	15.4	4	1.1
Q20	106	29.2	167	46.0	16	4.4	67	18.5	7	1.9

Table 9: Summary of Responses to PMS Related Factors

Ques. No.	N		Mean	Median	Std. Deviation	Minimum	Maximum
	Valid	Missing					
Q11	363	0	1.92	2.00	1.070	1	5
Q12	363	0	2.08	2.00	1.112	1	5
Q13	363	0	2.16	2.00	1.094	1	5
Q14	363	0	1.83	2.00	.980	1	5
Q15	363	0	2.15	2.00	1.092	1	5
Q16	363	0	2.04	2.00	1.066	1	5
Q17	363	0	2.16	2.00	1.126	1	5
Q18	363	0	2.20	2.00	1.169	1	5
Q19	363	0	2.07	2.00	. 1.023	1	5
Q20	363	0	2.18	2.00	1.104	1	5
Over all mean of PMS related factors =2.06							

Source:Researcher,2018

Generally, the above table shows summary of the details for the issues related to performance management system by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response. The standard deviation is the measure of dispersion from the mean. Here, the minimum value is to mean the 'strongly disagree (1)' where as the maximum value is to mean 'strongly agree (5)'. The overall mean of PMS related factors is 2.06. This result shows as most of the respondent employees have below the average level of preference for PMS related factors by which the average is result approximates to 'disagree' level of preference.

4.5 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF TRAINING RELATED FACTORS

Accordingly to the table below, 44(12.1%),92(25.3%),20(5.5%), 167(46.0%) and 40(11.0%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively for the question whether training objectives are inclined to the organization strategic objectives(21) . From this, it is better to deduce that as most employees agree that as the training objectives are tied to the banks strategic business objectives. With regard to the question whether employees participate in identifying their training needs (Q22), 65(17.9%),177(48.8%),4(1.1%),104(28.7%) and13(3.6%) participants have forwarded their level of preference as strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The result infers that as most employees are not participating in identifying their training needs.

For the question whether training agendas are informed before training date (23), 46(12.7%),123(33.9%),3(.8%), 139(38.3%) and 52(14.3%) participants have forwarded their level of preference as strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From this result it is possible to indicate that as training agendas have informed to employees before the training date that enables to prepare themselves for the training agendas. For the question related to training materials and method (Q24), 41(11.3%),129(35.5%),10(2.8%),151(41.6%) and 32(8.8%) participants' have forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The result shows that as training materials and method of the bank are comfortable and capable enough to grasp the training agendas. However, with regard to question related training place and time(Q25), most participants are forwarding their response as they are not suitable due to lack of disparity training centers. The detail for training time and place based on the table below is described as 56(15.4%),168(46.3%),7(1.9%), 110(30.3%) and 22(6.1%) participants have a preference level of strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively.

For the case whether the training given matches to the job assigned (Q26), 45(12.4%), 113(31.1), 5(1.4%), 177(48.8) and 23(6.3) participants' have forwarded the response as strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This leads to as most of the training given to employees are matched to the job assigned even though there are some occasions where training given and assigned jobs are not matched. For the question whether the bank conducts training evaluation (Q27), 34(9.4%), 120(33.1%), 8(2.2%),

166(45.7) and 35(9.6%) participants have strongly disagreed, disagreed, neutral, agreed and strongly agreed level of preferences respectively . the result enables to deduce that as the bank conducts training evaluation . However, the bank conducts only after training evaluation only. For the question whether training enables to reduce skill gaps and mistakes (Q28), 38(10.5%),91(25.1%),6(1.7%),182(50.1%) and 46(12.7%) participants have a preference level of strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. Here, most employees agreed that as training of the bank helps to reduce mistakes and skill gaps. With regard to the question whether the bank follows employees’ performance after training (Q29), 75(20.7%), 161(44.4%), 13(3.6%), 95(26.2%) and 17(4.7%) participants have forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From this result, it can be deduced that as the bank doesn’t follow employees performance after training. For the question whether the above overall training related factors have high employee job performance impact(Q30), 34(9.4%),99(27.3%),12(3.3%),186(51.2%)and32(8.8%) participants have responded that as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The in tells that as the training related factors is vital to Improve employees’ job performance if they are administered in good manner.

Table 10: Frequencies and Percentage Distribution Participant’s Preference to Training Related Factors

Ques. No.	STRONGLY DISAGREE		DISAGREE		NEUTRAL		AGREE		STRONGLY AGREE	
	Freq	%	Freq	%	Freq	%t	Freq	%	Freq	%
Q21	44	12.1	92	25.3	20	5.5	167	46.0	40	11.0
Q22	65	17.9	177	48.8	4	1.1	104	28.7	13	3.6
Q23	46	12.7	123	33.9	3	.8	139	38.3	52	14.3
Q24	41	11.3	129	35.5	10	2.8	151	41.6	32	8.8
Q25	56	15.4	168	46.3	7	1.9	110	30.3	22	6.1
Q26	45	12.4	113	31.1	5	1.4	177	48.8	23	6.3
Q27	34	9.4	120	33.1	8	2.2	166	45.7	35	9.6
Q28	38	10.5	91	25.1	6	1.7	182	50.1	46	12.7
Q29	75	20.7	161	44.4	13	3.6	95	26.2	17	4.7
Q30	34	9.4	99	27.3	12	3.3	186	51.2	32	8.8

Table 11: Summary of Participants' Response to Training Related Factors

Ques. No.	N		Mean	Median	Std. Deviation	Minimum	Maximum
	Valid	Missing					
Q21	363	0	3.18	4.00	1.269	1	5
Q22	363	0	2.51	2.00	1.183	1	5
Q23	363	0	3.08	4.00	1.342	1	5
Q24	363	0	3.01	4.00	1.257	1	5
Q25	363	0	2.65	2.00	1.228	1	5
Q26	363	0	3.06	4.00	1.245	1	5
Q27	363	0	3.13	4.00	1.239	1	5
Q28	363	0	3.29	4.00	1.263	1	5
Q29	361	2	2.50	2.00	1.216	1	5
Q30	363	0	3.23	4.00	1.210	1	5
Over all mean of training related factors= 2.93							

Source:Researcher,2018

Generally, the above table shows summary of the details for the issues related to training related factors by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response. The standard deviation is the measure of dispersion from the mean. Here, the minimum value is to mean the 'strongly disagree (1)' where as the maximum value is to mean 'strongly agree (5)'. The overall mean of training related factors is 2.93. This result shows as most of the respondent employees have above the average level of preference for training related factors. However, the overall mean result approximates to 'neutral' due to its average from the high and low level of preference.

4.6 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF WORKING ENVIRONMENT RELATED FACTORS

The table below shows the frequency and percentage distribution of participants to working environment related factors. Accordingly, for the question whether office facilities and resources abundance (Q31), 105(28.9%),116(32.0%),38(10.5%),84(23.1%) and 20(5.5%) participants have their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From this result, it is possible deduct that office resources and facilities are not fully equipped to perform their day to day activities. For the case whether the physical surrounding is comfortable and convenient for employees job performance (Q32), 87(24.0%),138(38.0%),35(9.6%),87(24.0%) and 16(4.4%) participants forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. From this, too, possible to deduct as most of branches surrounding is not comfortable to perform their job effectively.

With regard to the question the bank provides flexible working hours (Q33), most participants responded as there is no flexible working hours in the bank. Specifically, 89(24.5%), 134(36.9%), 32(8.8%), 96(26.4%) and 12(3.3%) participants forwarded their level of preference as they strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. 54(14.9%),97(26.7%),9(2.5%),172(47.4%) and 31(8.5%) participants also provide their level of preference as they strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively for the question whether employees experience a shared value of cooperation(Q34). From this result, it is possible to infer that as there is a shared value of cooperation in most branches of the bank. In addition, for the question whether there is good communication among employees and managers (Q35), 58(16.0%), 157(43.3%), 9(2.5%), 113(31.1%) and 26(7.2%) participants forwarded their level of preference as they strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively.

For the question the bank procedure and manuals are attractive to perform day today activities (Q36), 63(17.4%), 123(33.9%), 55(15.2%), 100(27.5%) and 22(6.1%) participants replied as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. Here, most employees are not interesting with regard to the banks procedures and manuals though some are accepting as it is interesting. For the case the management provides supervisory support (Q37), 56(15.4%),176(48.5%),7(1.9%),104(28.7%) and 20(5.5%) participants provide their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The result leads as there is weak

supervisory support in different branches of the bank. In addition, for the question whether there is good organizational culture that engine employee's performance (Q38), most participants agreed as there is good culture that helps to improve employee performance. Specifically ,41(11.3%),92(25.3%),9(2.5%),154(42.4%) and 67(18.5%)participants show their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. .

For the question related to safety of the working environment (Q39), 70(19.3%), 144(39.7%), 15(4.1%), 111(30.6%) and 23(6.3%) participants responded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This result enables to infer as the working environment of the bank is not safe. For the question whether employees job performance is high in relation to the above working environment related factors 68(18.7%),157(43.3%),20(5.5%),94(25.9%) and 24(6.6%) participants forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. This shows that as the impact of such factors are not good due to poor management of such factors.

Table 12: Frequency and Percentage Distribution of Participant's Response to Working Environment Related Factors

Ques. No.	STRONGLY DISAGREE		DISAGREE		NEUTRAL		AGREE		STRONGLY AGREE	
	Freq	%	Freq	%	Freq	%t	Freq	%	Freq	%
Q31	105	28.9	116	32.0	38	10.5	84	23.1	20	5.5
Q32	87	24.0	138	38.0	35	9.6	87	24.0	16	4.4
Q33	89	24.5	134	36.9	32	8.8	96	26.4	12	3.3
Q34	54	14.9	97	26.7	9	2.5	172	47.4	31	8.5
Q35	58	16.0	157	43.3	9	2.5	113	31.1	26	7.2
Q36	63	17.4	123	33.9	55	15.2	100	27.5	22	6.1
Q37	56	15.4	176	48.5	7	1.9	104	28.7	20	5.5
Q38	41	11.3	92	25.3	9	2.5	154	42.4	67	18.5
Q39	70	19.3	144	39.7	15	4.1	111	30.6	23	6.3
Q40	68	18.7	157	43.3	20	5.5	94	25.9	24	6.6

Source:Researcher,2018

Table 13: Summary of Participants' Response to Working Environment Related Factors

Ques. No.	N		Mean	Median	Std. Deviation	Minimum	Maximum
	Valid	Missing					
Q31	363	0	2.44	2.00	1.274	1	5
Q32	363	0	2.47	2.00	1.215	1	5
Q33	363	0	2.47	2.00	1.213	1	5
Q34	362	1	3.08	4.00	1.295	1	5
Q35	363	0	2.70	2.00	1.259	1	5
Q36	363	0	2.71	2.00	1.213	1	5
Q37	363	0	2.60	2.00	1.206	1	5
Q38	363	0	3.31	4.00	1.332	1	5
Q39	363	0	2.65	2.00	1.269	1	5
Q40	363	0	2.58	2.00	1.240	1	5
Over all mean of working environment factors =2.71							

Source:Researcher,2018

Generally, the above table shows summary of the details for the issues related to working environment related factors by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response.

The standard deviation is the measure of dispersion from the mean. Here, the minimum value is to mean the 'strongly disagree (1)' where as the maximum value is to mean 'strongly agree (5)'. The overall mean of working environment related factors is 2.71. This result shows as most of the respondent employees have low level of preference for working environment related factors by which the result is below the average level of preference.

4.7 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF MOTIVATIONAL FACTORS

The table below shows the frequency and percentage distribution of participants to motivational related factors. As shown from the table below, 245(67.5%), 77(21.2%), 13(3.6%), 19(5.2%) and 9(2.5%) participants responded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively to the question salary is equitable when compared with other banks(Q41). This leads to infer as salary of the bank less competitive when compared to other banks. For the question, the salary is satisfactory in relation to what has done (Q42), most participants responded that as the salary payment and the work done is unbalanced. Specifically, 239(65.8%), 83(22.9%), 13(3.6%), 18(5.0%) and 10(2.8%) participants responded as strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. 221(60.9%), 93(25.6%), 20(5.5%), 19(5.2%) and 10(2.8%) participants forwarded their response as strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively for the question whether the bank benefit package is satisfactory and fair to employees(Q43). The result can lead us as the banks benefit package is weak and unsatisfactory.

With regard the question for the comparability of the bank benefit package to other banks (Q44), 218(60.1%), 86(23.7%), 14(3.9%), 29(8.0%) and 15(4.1%) participants have forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The result, therefore, leads as the banks benefit package is weaker than other banks. 175(48.2%), 99(27.3%), 30(8.3%), 42(11.6%) and 17(4.7%) participants forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively to the question the job structure and rotation the bank helps to motivate employees(Q45). From this, too, the bank job structure and rotation programs do not motivate employees since they are not administered in good manner. For the question whether hard working employees are recognized (Q46), most employees replied as there is no recognition rather than punishments when mistakes happened. When we see the detail for this question, 171(47.1%), 110(30.3%), 17(4.7%), 53(14.6%) and 12(3.3%) participants have forwarded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively.

186(51.2%), 107(29.5%), 25(6.9%), 30(8.3%) and 15(4.1%) participants replied as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively for the question whether employees are motivated at the end of the year based on their performance

result(Q47). The result shows that as employees are not motivated based on their performance result rather than the branches performance. For the question regarding to the fairness use of career advancement and promotion to motivate employees (Q48), most employees have a claim on it .The detail on the table assures that as 190(52.3%), 118(32.5%), 12(3.3%), 33(9.1%) and 10(2.8%) participants replied as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively.

For the question whether the bank conducts salary and benefit package adjustment to inspire employees (Q49), 192(52.9%),113(31.1%),19(5.2%),31(8.5%) and 8(2.2%) participants have responded their level of preference as they are strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. The result leads as the bank does not conducted salary and benefit package adjustments to the economy changes. 172(47.4%), 115(31.7), 23(6.3%), 37(10.2%) and 14(3.9%) participants forwarded their level of preference as they strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively to the question whether employees job performance is high in relation to the above mentioned motivation related factors (Q50). It infers that the above mentioned motivational factors are not helping to improve their job performance due to weak management.

Table 14: Frequency and Percentage Distribution to Motivational Factors

Ques. No.	STRONGLY DISAGREE		DISAGREE		NEUTRAL		AGREE		STRONGLY AGREE	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Q41	245	67.5	77	21.2	13	3.6	19	5.2	9	2.5
Q42	239	65.8	83	22.9	13	3.6	18	5.0	10	2.8
Q43	221	60.9	93	25.6	20	5.5	19	5.2	10	2.8
Q44	218	60.1	86	23.7	14	3.9	29	8.0	15	4.1
Q45	175	48.2	99	27.3	30	8.3	42	11.6	17	4.7
Q46	171	47.1	110	30.3	17	4.7	53	14.6	12	3.3
Q47	186	51.2	107	29.5	25	6.9	30	8.3	15	4.1
Q48	190	52.3	118	32.5	12	3.3	33	9.1	10	2.8
Q49	192	52.9	113	31.1	19	5.2	31	8.5	8	2.2
Q50	172	47.4	115	31.7	23	6.3	37	10.2	14	3.9

Source: Researcher, 2018

Table 15: Summary of Participants' Responses to Motivation Related Factors

Ques. No.	N		Mean	Median	Std. Deviation	Minimum	Maximum
	Valid	Missing					
Q41	363	0	1.54	1.00	.967	1	5
Q42	363	0	1.56	1.00	.974	1	5
Q43	363	0	1.63	1.00	.995	1	5
Q44	362	1	1.72	1.00	1.122	1	5
Q45	363	0	1.97	2.00	1.205	1	5
Q46	363	0	1.97	2.00	1.184	1	5
Q47	363	0	1.85	1.00	1.124	1	5
Q48	363	0	1.77	1.00	1.058	1	5
Q49	363	0	1.76	1.00	1.033	1	5
Q50	361	2	1.91	2.00	1.138	1	5
Over all mean of motivational related factors= 1.75							

Source:Researcher,2018

Generally, the above table (table.17) shows summary of the details for the issues related to motivation related factors by involving the number of respondents, mean, median, standard deviation, minimum and maximum values in each category. The mean is the average value of participants' response, and the median is the middle value of participant's response. The standard deviation is the measure of dispersion from the mean. Here, the minimum value is to mean the 'strongly disagree (1)' where as the maximum value is to mean 'strongly agree (5)'.The overall mean of motivation related factors is 1.75. This result shows as most of the respondent employees have responded below the average level of preference for motivation related factors by which the average is result approximates to 'disagree' level of preference.

PART II: QUALITATIVE DATA ANALYSIS

This part involves the analysis of the open-ended questions that have been distributed to all participants and the interview that has been distributed to the human resource managers in each district through narration. For the question what factors are affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches, the forwarded responses of participants are categorized as employee related, training, PMS, working environment and motivation related factors which have been discussed as follows.

Employee related factors are factors related to the individual employees' ability, skill and commitment. From the responses of the respondents for the question what employee related factors are affecting employees' job performance at commercial bank of Ethiopia at Addis Ababa city branches, lack of employees cooperation and team work ,Lack of knowledge, skill ,self-confidence, good attitude ,ability and commitment was the major factors affecting the employees job performance at the bank. In addition ,live costly, family and unsatisfied employee's needs, lack of communication skill, experience gap, being Negligence due to low salary and benefit payments, health condition of the employee, dissatisfaction , risk avoidance/afraid of risks, employees work culture were also identified as the major factors affecting the employees job performance The forwarded factors degrades the employees job performance through making employees negligent, less engaged and committed to the banks targets/ objectives tracked and incurring absents and turnover .

Manik & Sidharta (2017) forwarded as employees performing ability is vital to enhance individual performance and organizational achievements in their article. Nguyen, Mai and Phuong (2014) pinpoints that staff commitment leads to positive organizational outcomes through greater customer service and intention to stay on it which would lessen turnover rate that in turn reduces recruitment and training costs. According to Dixit &Bhati (2012), the employees' commitment (affective, normative and continuous) is significantly related to sustained productivity in Auto component industry in their study. Their research findings reveal that there exists positive relationship between the three commitments- affective, continuance and normative commitment and sustained productivity of the organization. Rafique, Ali & Ahmed (2017) also forwarded in their study skill and ability has insignificant role in explaining employee performance. However, experience has vital role to enhance individual performance.

Performance appraisal Related Factors are factors related to the banks performance appraisal system which directly tied to the clarity of the system, appraisal method, objectives tracked and measurement criteria of the bank. For the question what performance management system related factors are affecting employees' job performance at commercial bank of Ethiopia, Selectivity and biasedness of management outlook, unclear measurement criteria, lack of measuring performance properly, unreached target were identified as the determinant factors affecting employees job performance at commercial bank of Ethiopia Addis Ababa city branches. Furthermore, unrecognized employees work situation (leaves and unplanned position changes are not reconciled), human intervention, unfair results and job assignments, the orthodoxical nature of the measurement system, the involvement of appraisers personal judgment, extended and over lapped objective tracking, unfair rotation system, lack of documentation and lack of training to employees and appraiser were also identified as the major factors affecting employees job performance. These factors also make the employees' job commitment and engagement weak if they are not administered in critical manner.

Mulwa&Weru (2017) were also forwarding as adopting the effective performance management system in organizations helps to enhance employee performance and increase organizational achievement. According to Ahmed, Hussain, & Akbar (2010), lack of necessary skills, knowledge, management support and personal priorities, and the discomfort most employees experience when giving and receiving feedback, are the performance appraisal related forces inhibiting the employees' performance process. Therefore, the organizations Failure to set goals and provide ongoing feedback and summary evaluations generally leads employees to become dissatisfied and reduced level of performance.

Eyuel (2017) also assesses as performance appraisal system has a positive impact on employees job performance in his study on the Effect of Performance Appraisal System on Employees Work Performance at National Tobacco Enterprise (Ethiopia) Share Company.

Abebe (2017) also pinpoints that as good performance management practice motivates employees' to desert more and more for the enhancement of both individual and organizational achievements in his study on the role of performance management practice on employees' motivation: the case of commercial bank of Ethiopia.

Training Related Factors are factors related to the banks' training need assessment, facility, and method and evaluation approach. For the question what training factors are affecting employees' job performance at commercial bank of Ethiopia, lack of well-trained trainers , training material, need assessment, lack of follow up (for instance an employee take training for the same issue more than two times), the training is given to the whole employees without the basis of their skill gaps, shortage of time for training ,job unrelated training and the training does not supported by practice were identified as the major determinant factors affecting the employees training programs. These mentioned factors did not lead employees to grasp the intended objective of training which in turn has a multiple impact on the employees and banks performance. Andargachew (2017) tries to assess as there is positive impact of training on employees job performance in his study on the Effect of Training on Employees Performance at United Bank of Share Company. Bhat (2013) also assessed as training has significant influence on employee's work commitment and performance. Hence, training needs assessment, training programs design, development& deployment are important for achieving enhanced employee performance and organizational goals in banking industry. According to Karnataka (2016), training is vital to bridge the gap between job requirements and present competence of an employee, reduces the rate of accidents or mistakes and increases the performance of employees.

Working environment related factors are the factors that related to the physical working environment, the leadership style, working culture, communication and conformability of the bank procedures and manuals. For the question what working environment related factors are affecting employees' job performance at commercial bank of Ethiopia , the respondents have forwarded that number of customers, poor facility and office layout, work load, uncomfortable working environment, conflict of interest, existence of autocrat manager, the managers deficiency of understanding employees situation, crowded working environment, lack of good relationship of employees with other employees and managers, lack of employees security in law enforcements, Poor office infrastructure, management style, few employees, inflexible working hours, Customer behaviors, health problems like sniffs in some branches and absence of clean water and toilet house as the major determinant factors determining employees job performance. The mentioned factors make the employee to have bad feeling and discomfort to their work. As a result, the bank could not get what expects in their performance. Waiganjo, Njenga &Koima (2015) forwarded on their study as psychosocial aspects were an important factor in boosting the performance of employees as compared to Physical and work life balance aspects in Commercial Banks in Nakuru Town

even though all the variables have vital role in employees' performance. In particular, the role of supervision had a strong influence on performance of the Commercial Bank employees in Nakuru town. Saeed, Mussawar&Lodh (2013) tried to assess the factors affecting the performance of employee's at work place in the banking sector of pakistan. In doing so, they identify the determinant variables that affect the performance of employees at work place as manager's attitude, organizational culture, personal problems, job content and financial rewards. Hence, in their study, they assured that all of these variables have positive impact on the performance of the employees except personal problems of the employees that hinders the performance of the employees. According to Khan&Jabbar (2013), the imbalance between work and real life conflicts coupled with heavy workloads significantly decreases employees' job performance. On the other hand, efficient and friendly leadership and healthy workplace environment motivates the employees towards the achievement of individual as well as organizational goals.

Motivational Factors are the factors that related to the banks financial and non-financial motivational and benefit packages which involve the banks salary, bonus, promotion, transfer, recognition and other benefits of the bank. For the question what motivational factors are affecting employees' job performance at commercial bank of Ethiopia, the respondents have forwarded that unsatisfactory work structure and rotation program, lack of appropriate motivation to the high performers, lack of recognition, Absence of competitive salary and incentive payment ,unbalanced motivation package and work done, unbalanced work load and payment system, lack applying individual based motivational and benefit package , lack of adjustment on benefit and motivational packages to the economic changes, are determined as the most hindering factors affecting employees job performance. These listed factors make the employees dissatisfied and less committed to the job assigned as well as search fortunes of migration to other banks. According to Yousafetal (2014), organizations offer financial and non - financial rewards to employee in order to motivate their employees for better performance. In their survey, financial factors are the financial rewards involving salary, bonus, fringe benefits health and life insurance are significant factors affecting performance of employees. The impact of non- financial rewards is also seen as the vital tool in improving the employee morale that involves recognition, promotion, transfer and fair human resource practices in the organizations. Khan&Jabbar(2013) also forwarded as good compensation helps to enhance employees motivation and their job performance. Rafique, Ali & Ahmed (2017) also determines in their study as motivation has strong positive impact on employee performance in Islamic banks.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The purpose of this research was to explain the determinant factors affecting employees' job performance at commercial bank of Ethiopia Addis Ababa city branches. The paper involves five chapters including the introduction, review literature, research methodology, the presentation and analysis, and the conclusion and recommendation parts. With regard to the determinant variables, employee related factors, PMS, training, working environment and motivation have been assessed as determinant factors affecting employee's job performance in the bank.

For conducting such research, descriptive type of research design with mixed approach has been adopted. 381 samples were distributed via random stratified sampling design where 363 questionnaires have been properly filed and collected. Finally, the data has been analyzed via SPSS software package and qualitative narration methods for data from questionnaires, and open-ended questions respectively.

According to the discussion results, with regard to employee related factors, most respondents forwarded their responses as they are equipped with the necessary ability, skills and commitment intended to perform the day to day bank activities. However, some improvements are also needed to enhance their job performance and the banks achievement. For the performance management system, most respondents are forwarding their responses as it is not implemented in proper way.

With regard to the training practices of the bank, most respondents forwarded that the training given to employees is not handled in proper way though it is vital to avoid skill and knowledge gaps. In addition, most employees forwarded that the banks working environment is unsafe and lacks vital working facilities that intended geared backward the employees' job performance. Concerning the banks motivational and benefit packages, most respondents forwarded their responses as it is very weak and unsatisfactory when it compares to the same industry.

5.2 CONCLUSION

The determinant factors examined in this study particularly training related factors, performance management system related factors, and working environment related factors and motivational factors are not handled in the manner that enhances employees' job performance. That means there are still limitations in implementing these practices for triggering both employees and organizational performance. Though the job performance of employees is not bad, the bank still not utilize the full potentials of its human resources due to the limitations in implementing the human resource management practices properly.

The research is conducted for describing the determinant factors affecting employees' job performance. Accordingly, employee related factors, training; PMS, working environment and motivation were identified through pilot questionnaires distributed to selected branches in Addis Ababa area. With regard to employee related factors, most respondents are forwarding as they are equipped with the necessary ability, skills and commitment intended to perform the day to day bank activities. Hence, the respondents intention towards such factors becomes positive with an average mean score value of 3.87. However; improvements are also needed to enhance their job performance and the banks achievement. For the performance management system, respondents are forwarding as such factor is not handled in the way that promote employee job performance and organizational achievement with an average mean score of 2.06.

With regard to the training, most of the respondents have forwarded as the training practice of the bank is somehow good though it does not utilize its potential with an average mean score of 2.93. Hence, the training practices of the bank should be handled in proper way to avoid skill and knowledge gaps. Most employees also forwarded that the banks working environment is not handled in the way that geared the employees and banks performance though the working facilities and culture is somehow good with an average mean score of 2.71. Concerning the banks motivational and benefit packages, most respondents forwarded their responses as it is very weak and unsatisfactory when it compares to the same industry with an average mean score of 1.75

The determined factors are affecting the employees' day to day job performance and the overall banks achievement of strategic and business objectives. Hence, the employees, managers, board of directors and other concerned bodies of the bank have to work together in designing; adopting and executing effective human resource practices intended the competitive market demands.

5.3 RECOMMENDATION

In the commercial bank of Ethiopia Addis Ababa city branches employees' job performance is deterred by improper handling of the banks' performance management system, training, working environment and motivation practices. This study investigated that the bank has limitations in properly handling of such internal factors and employees skills and commitment. Hence, the management of the bank should review its Human resource management practices. In doing so ensuring the participation of employees from every level in the organization is indispensable. Because, it is essential to get enough direct input concerning the human resource related factors that affect employees' job performance. Specifically the following recommendations are forwarded to enhance employees' and organization performance of the bank.

- ❖ With regard to employee related factors, most employees have to come up through improved ability, skill and commitment though most of them are doing so. Particularly the employees' have to grasp the necessary communication skills ,knowledge of the banks procedure, manuals and circulars, willingness and resection of the bank's values and principles and commitment on their jobs .
- ❖ The bank management has to design improved, holistic and fair performance management system by avoiding the intervention of human element. In doing so, they have to forge clear understanding among employees and appraisers, involve employees' in seating performance objectives, seat achievable performance objectives, provide supervisory support and give feedback to their employees, and connect the individual employee performance result the bank motivational and benefit packages.
- ❖ The training practices of the bank are somehow good. However, it has to be improved according to the competitive market demands. In doing so, the management has to involve employees in identifying their training needs, inform employees training agendas before the training date, access full training materials and method, adjust training time and place, match the training given to employees to the job assigned, conducts training evaluation before, at the middle and after training session and should follow employees performance after training. Since training was found to be a positive predictor of employees' job performance, the bank management should engage in increasing the qualities and quantities of the training program so as to increase their employee's performance which helps the company to make best use of its human resources in favor of gaining competitive advantage; enhance employees' ability to adapt to the changing

and challenging business environment and technology for better performance; increase their knowledge to develop creative and problem solving skills. The training department should gather the information concerning the training procedures, appropriateness of media and instruction methods and other relating issues to determine the overall effectiveness of training through formal questionnaires, knowledge review, observation, employee discussion and skill gap analysis

- ❖ With regard to working environment, the bank has to create pleasing and conducive working environment that has been equipped with office resources and facilities capable enough to perform their day to day activities. As the analysis result shows in the finding working environment has positive significant relationship with employees' job performance. Thus, the management should provide a better working environment to its employees, which is adequate in terms of offering adequate facilities and resources to do their job effectively, and conducive in terms of space, seating arrangement (ergonomic), ventilation, and lighting for maximum comfort, efficiency, safety, and ease of use which particularly true for those employees who spend most of the day operating a computer terminal.
- ❖ The management has to do actively in adjusting the banks motivational and benefit packages where most employees' are dissatisfied at this issue. Hence, they have to give their emphasis on the salary, bonus, recognition, promotion and development, transfer and other financial and non-financial benefit and motivational packages. The management should increase compensation in accordance with work experience and in equitable manner, and equitable when compare to others which are in the same industry on the basis assessments of job. Besides the salary payment, recognition and promotion programs should be regularly considered to recognize good job performer of the bank. Promotional opportunities should also be administered based on employees performance evaluation score in a fair and transparent way in which considers all employees equally without any discrimination. And also, alternative forms of reinforcement should also be introduced and used.
- ❖ For future researchers, this study was limited to its cross-sectional data collected from July to September. Hence, the future researches should examine this relationship over a longer period of time by including other factors and the time.

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ANNEXES

1. RESEARCH QUESTIONNAIRE

Addis Ababa University

College Of Business and Economics

Masters of Business Administration

RESEARCH QUESTIONNAIRE

Research Topic: Determinants of Employees' Job Performance at Commercial Bank of Ethiopia Addis Ababa City Branches

Contact address:agenche2004@gmail.com

: 0918332307

Dear sir/madam, I am a post graduate student of masters of business administration in Management at Addis Ababa University College of business and economics. Currently, I am undertaking a research for the title mentioned above as a partial fulfillment of masters of business administration. Since you are one of the respondents selected to participate on this study, I am sure you will give attention to forward your correct and complete information to have a representative finding on the current status of the factors affecting employees' job performance. In doing so, I confirm you that the information that you share will be kept confidential and used for the academic purpose only.

This questionnaire has three parts involving the respondents profile, likert scale and qualitative type of questions that has been translated into Amharic language for simplicity. I kindly request you to forward your genuine response for these questions in each parts of the questionnaire since your response determines this paper's result.

Thank you in advance for your time and cooperation.

Sincerely,

Abebe Aginchew

Part I: General Information

These are questions that used to prescribe individual respondents profile. So that dear respondents please circle your choice.

- A. Sex 1. Male 2. Female
- B. Age 1 . 20-30 2. 31-40 3. 41- 50 4. Above 50
- C .Level of education 1.Diploma 2. Degree 3.Master 4.Other
- D. Marital Status 1. Single 2. Married 3.Divorce 4. Widowed
- E. Work experience 1. 1 – 5 years 2. 6 – 10 years 3.11 – 15 years 4. Above 15 years
- F. Current Position 1. Junior 2 .CSO 3.senior officer 4.managerial

PART II: LIKERT SCALE Questions

Please indicate your responses to each of the following statements regarding employee related factors, performance appraisal system, training, working environment and motivation by using a sign of (√) in the appropriate answer box according to the following code of definitions.

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

A. Questions focus on employee related factors

NO.	QUESTIONS	SD(1)	D(2)	N(3)	A(4)	SA(5)
1	I am familiar with the overall bank’s shared values and beliefs					
2	I have the ability, skill and commitment to perform every task in the bank					
3	I strictly follow the policies and procedures of the bank					
4	I am committed to get early at work					
5	I am committed to the vision, mission and goals of the organization					
6	My experience helps to reduce skill gaps					
7	I have good relation with the management					
8	I believe on learning& adopting new working cultures					
9	I have good communication skill with customers					
10	My job performance in relation to the above employee related factors is high.					

B. Questions related to performance appraisal system

NO.	QUESTIONS	SD(1)	D(2)	N(3)	A(4)	SA(5)
11	The performance appraisal system is clear					
12	I have the opportunity to take part when performance objectives are seated					
13	The performance measurements given in the objective tracking are achievable.					
14	The appraisal system is fair to all					
15	The performance appraisers are well trained and supported by the system.					
16	My supervisor gives regular feedback on my performance					
17	I have been recognized when I perform well					
18	Performance results are tied to bank's motivation and benefit packages					
19	The trainees are selected based on the appraisal result					
20	My job performance in relation to the above PMS related factors is high.					

C. Questions related to Training

NO.	QUESTIONS	SD(1)	D(2)	N(3)	A(4)	SA(5)
21	Training objectives are inclined to organizational objectives					
22	employees participate in identifying their training needs					
23	Training agendas are informed before training date					
24	The training materials and method are capable enough to grasp training objectives					
25	The training place and time is suitable to grasp the training agendas					
26	The training given matches to the job assigned					
27	The bank conducts training evaluation					
28	Training Leads the employee reduce their mistakes and skill gaps					
29	The bank follows employee's performance after training					
30	My job performance in relation to the above training related factors is high.					

D. Questions related to Working Environment

NO.	QUESTIONS	SD(1)	D(2)	N(3)	A(4)	SA(5)
31	Office facilities and resources are adequate to do the job effectively					
32	The physical surrounding is comfortable and convenient to perform the job					
33	The bank provides flexible working hours					
34	There is a shared value of cooperation among employees					
35	There is good communication among employees and managers					
36	The bank procedure and manuals are attractive to perform day today duties.					
37	The management provides supervisory support					
38	The organizational culture is suitable for performing in good manner					
39	The Working environment is safe					
40	My job performance in relation to the above working environment related factors is high.					

E. Questions related to Motivation

NO.	QUESTIONS	SD(1)	D(2)	N(3)	A(4)	SA(5)
41	My salary is equitable when compared with other banks					
42	My salary payment is satisfactory in relation to what I do					
43	The benefit package is satisfactory and fair to all employees					
44	The benefit packages of the bank are comparable to other banks					
45	The job structure and rotation of the bank helps to motivate employees.					
46	Hard working employees are recognized					
47	Employees are motivated based on their performance result at the end of the year					
48	The promotion and career advancement programs are used fairly to motivate employees					
49	The bank conducts Salary and benefit package adjustments to inspire its employees.					
50	My job performance in relation to the above motivation related factors is high.					

PART III: የፅሁፍ ጥያቄዎች

1. የንግድ ባንክ ሰራተኞች የስራ አፈጻጸም ሁኔታ/Employee Job Performance/ ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

2. ከሰራተኞቹ የግል ሁኔታ /Employee Related Factors/ ጋር የተገናኙ የሰራተኞች የስራ አፈጻጸም ሁኔታ ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

3. ከባንኩ የሰራተኞች የስራ ምዘና ስርዓት /PMS/ ጋር የተገናኙ የሰራተኞች የስራ አፈጻጸም ሁኔታ ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

4. ከባንኩ ስለጠና አሰጣጥ /Training/ ጋር የተገናኙ የሰራተኞች የስራ አፈጻጸም ሁኔታ ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

5. ከባንኩ የስራ አካባቢያዊ ሁኔታ/Working Environment/ ጋር የተገናኙ የሰራተኞች የስራ አፈጻጸም ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

6. ከባንኩ የስራ ማበረታቻ እና ጥቅማጥቅም /Motivational Packages/ ጋር የተገናኙ የሰራተኞች የስራ አፈጻጸም ሁኔታ ላይ ተፅዕኖ የሚያደርሱ ነገሮች ምንድን ናቸው ብለው ያስባሉ?

ለቀና ትብብርዎ ከልብ አመሰግናለሁ።

2. Interviews

1. In commercial bank of Ethiopia Addis Ababa branches what factors are affecting employees' job performance at their work place?

2. Do you think the employee related factors have an impact on employees' job performance? Which employee related factors have an impact on their job performance?

3. Does the performance management system of the bank have an impact on employees' job performance? If so what performance management related factors are affecting the performance of employees'?

4. Do you think training related factors are affecting employee's job performance? If your answer is yes which factors are affecting employees' job performance?

5. Do you think the working environment of the bank has an impact on employees' job performance? If so which environmental related factors have an impact on employees' job performance?

6. Do you think the banks motivational packages have an impact on employees' performance? Which motivational related factors are affecting employees' job performance?
