

**THE EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEES
PERFORMANCE: A CASE STUDY OF CRDB BANK**

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**A DESSERTATION SUBMITTED IN PARTIAL FULFILLMENT FOR THE
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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation entitled: **“The Effect of Training and Development on Employees Performance: A Case Study of CRDB Bank”** in partial fulfilment of the requirements for the degree of Master of Business Administration of the Open University of Tanzania.

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DECLARATION

I, **Pazi Mohamed Habibu**, do hereby declare that, this dissertation is my original work and that it has not been presented and will not be presented to any other learning institution for a similar or any other academic award.

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Signature

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Date

DEDICATION

This work is dedicated to my mom Mariam Omar who always trusts my ability, my deceased father Habibu M. Pazi who is always in my heart.

Also to my lovely Wema W. Mushi for her wonderful advice and companion really made me energetic enough to tackle this demanding work to its witness beauty today.

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ABSTRACT

In this rapidly changing world, the management and achievement of employee's performance is gradually become more challenging and multi-tasking in an organization. On the other hand employees are required to be creative, competent, innovative, flexible, and trained enough to handle the information effectively. Specific objectives were to assess the attitude of employees on different training and development techniques, to analyze different training techniques used at the organization, to identify challenges facing employee training and development programs, to assess the different training programs applied in the organization. The study was carried about the effect of training and development of employees' performance was carried out at CRDB Bank main branch. The study involved both qualitative and quantitative data. Data was collected using both questionnaires and interview guide. The collected data was analyzed using SPSS software package for quantitative data. However training and development contributed to employees' performance by 23%, therefore there are other factors that need to study more which contributes to employees' performance by 87%. The recommendation is, Performance appraisal should be conducted periodically. Other incentives such as salary, scholarships should be looked forward as important motivational factors which combined with training and development may bring high performance.

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LIST OF ABBREVIATIONS

CRDB	CRDB Bank Plc
IHL	International Humanitarian Law
OUT	Open University of Tanzania
T&D	Training and Development
TANESCO	Tanzania Electric Supply Company Limited
TCU	Tanzania Commission for Universities

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In this rapidly changing world, the management and achievement of employee's performance is gradually become more challenging and multi-tasking in an organization. An employee training plays an important role as it enhances efficiency of an organization and helps employees to boost their performance in an efficient manner. There are many reasons that create the barriers to perform the task such as organization culture and politics. Some of the employees have lack of skills, abilities, knowledge and competencies due to this they are failed to accomplish task on timely basis (Zuhair, 2014).

Most of the time the less capable employees prefer to leave the job because they have lack of ability to understand the technicalities of the given task (Sahinidis and Bouris 2007). However, workforce is anticipated to learning new stuff and shows their commitment level with positive involvement in organizational success. Skilled employees can handle the critical situation in a well-organized manner. Training is defined as an "efficient process of getting knowledge, abilities, skills and the behavior to meet the requirements of the job" (Gomez-Mejia 2007).

Training helps employees to meet their existing job requirements or helps employees to increase their productivity. Although, its benefits may spread throughout an employee's career and help employees to meet their future responsibilities. Organization that doesn't provides training to their employees is failed to compete in

the market. It generally happens because the employees of such organizations are incapable of enhancing their productivity. In other words, training helps employees to adopt the market changes and make them capable to meet the technology changes and competition (Dessler 2002).

Training has important role in the achievement of organizational goal by integrating the interest of organization and the workforce. An employee is the assets and most important resource for an organization so that organization that provides training to their employees increases their productivity (Stone, 2002). The training and development is an important function for the survival of any organization. The impact of training is double. From an organization point view, training of employees are essential for organization operations and advancement.

From an employee point of view training activities is important for skills and development, employee performance and career advancement (Acton & Golden 2002). There are many factors that influencing the quantity and quality of training activities like internal change, change in the external environment, the availability of skills in employees etc. (Cole 2002).

Today's education systems, do not essentially impart knowledge for job positions in organizations. Due to this organizations labour force comprises of few employees with right skills, abilities and knowledge required to fill the job position in the market. So there is a requirement for effective training for employees to improve their organization productivity and performance. In the banking sector employee skills and knowledge are important assets that enhance productivity and performance. This is

because, bank is a service industry, the services that bank is provided are delivered into its employees and the services are consumed by its customers at the same time. The bank employees stand for services and represent to the customer the quality and value of the banks service, (Aryee 2009).

1.2 Statement of the Research Problem

Most banks performance in the year 2016/2017 of the financial year was ineffective in Tanzania, which disturbed the country's economy greatly. This led to the closure of several banks including Efatha bank, Kagera farmers' cooperative bank, Njombe community bank, Meru community bank at Arusha region and covenant bank of women Tanzania,(Citizen, 2019). According to the governor of the Bank of Tanzania (2016/2017), the closure of those banks was due to high non-performing loans issued by unskilled workers who failed to assess the client's collateral assets rightly as well as allowing many clients to access multiple loans using fake names. It was also revealed by the governor that the closure of those banks was due to poor management of which resulted to poor training and development of staff however the bank plays an important role in the economic system of different countries. Therefore the experienced employees are essentials for the banks in order to increase their productivity.

1.3 Objectives of the Study

1.3.1 General Objective

To assess the effect of training and development on employees' performance at CRDB bank main branch Dar es Salaam Tanzania.

1.3.2 Specific Objectives

- (i) To assess the attitude of employees performance on different training and development techniques
- (ii) To analyze different training techniques used at the organization for employees performance.
- (iii) To identify challenges facing training and development programs in employees performance.
- (iv) To assess the different training programs applied in the organization for employees' performance.

1.4 Research Questions

1.4.1 General Research Question

What is the effect of training and development on employees' performance at CRDB banks main branch Dar es Salaam Tanzania?

1.4.2 Specific Research Questions

- (i) What is the attitude of employees on different training and development techniques?
- (ii) What is the different training techniques used at the organization?
- (iii) What are the challenges facing employee training and development programs?
- (iv) What is the different training programs applied in the organization?

1.5 Significance of the study

The study would also add literature review to the already existing information about the variables hence acting as a source of literature review to the future academicians

who may get interested in researching about the same study variables of training and development and organization performance.

The study would further help to bring out the weaknesses associated with training and development mostly found at CRDB bank and other commercial banks regarding the phenomenon as well as to solve established weaknesses in the same industry for recommending more strategies to be used. This study will help in increasing the role and image of T&D in commercial banks to make it more effective and professional.

1.6 Scope of the Study

The scope of the study is to find the effects of training and development on employee's performance, the study is intended to be carried out at CRDB bank main branch located within Dar es Salaam city along the coastal region of Tanzania. The outcomes of this research will help and support the banks to identify the factors that influence the employees training and development on performance of organization.

1.7 Organization of the Study

This study was organized into five chapters, the introduction, literature review and the research methodology. Under the introduction, the chapter talked about the background of the study, statement of the problem, purpose of the study, research objectives, research questions and scope of the study. Chapter two is about literature review from other authors, it covered theoretical literature, conceptual literature and review of related studies. Chapter three discussed the methodology of the study and covers the research design population and sample size, data generation methods, data

analysis, ethical considerations and reliability and validity of the study. Chapter four dealt with data analysis and presentation of the findings using the appropriate methodology and lastly chapter five talked about the summary of the findings conclusion and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In the banking sector, training and development are continuous process in improving the type of employees in the organization. Training and development is an attempt to improve their current and future performance but the organization should keep a track on their performance after imparting them training it means training needs assessment (Janice et al, 2002). It is a systematic process of altering the behavior of employees in a direction to achieve goals of the organization. Therefore a training programme is an effort by the employer to provide opportunities for the employees to acquire job related skills, attitudes and knowledge that can help them perform as required by the organization.

In order to satisfy consumers from all walks of life banks need to have efficient manpower which can be possible by offering them quality training , training programme should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees. Customers and their needs can be identified and they are satisfied accordingly (Venkatesh, 2009).

2.2 Conceptual Definitions

2.2.1 Employee Training

In the personnel management process there are two major types of training; on-the - job training and off- the -job training as identified by Alo, (2009). In any organization, on-the job training is largely handled by colleagues, supervisors, managers, mentors to help employees adjust to their work and to equip them with appropriate job related

skills. Armstrong (1995) argues that on-the-job training may consist of teaching or coaching by more experienced people or trainers at the desk or at the bench. It may also consist of individual or group assignment and projects and the use of team leaders and managers. According to Armstrong (2006), on-the-job training is the only way to develop and practice the specific managerial, team leading, technical, selling, manual, and administrative skills needed by the organization. This has the advantages of actuality and immediacy as the individual works, learns and develops expertise at the same time thereby paving way for improved job performance in the organization.

Ejiogu (2000) elaborate that off-the-job training include lecture, vestibule training, role playing, case study, discussion and simulation Armstrong (1995) listed group exercises, team building, distance learning, outdoor and workshops as part of off-the-job training. He further explains that off-the-job training may be provided by members of the training department, external education and training establishments, or training providers-training consultants or guest speakers. In his explanation he encourages line managers to be closely involved to bring reality into the classroom, to ease the transfer of learning, and to make sure that those involved in off-the-job training are carefully selected, briefed and monitored so as to ensure that they make the right contribution.

2.2.2 Training and Development

Obisi (2006) elaborate that training and development are used interchangeably. However, training is for specific job purpose while development goes beyond specifics. The Impact of training and development on Job Performance in Banking Sector development covers not only those activities which improve job performance, but also those which bring about growth of personality Mamoria, (2005).

Steinmetz (2006) notes that training is a short-term process, utilizing a systematic and organized procedure by which non managerial personnel learn technical knowledge and skill for a definite purpose. Development on the other hand is a long term educational process utilizing a systematic and organized procedure by which managerial personnel learn conceptual and theoretical knowledge for general purpose. Cambell, (2001:352) asserts that training refers only to instruction in technical and mechanical operations while development refers to philosophical and theoretical educational concept.

Training & development have been defined in several ways by different authors. The main idea that each one of them highlighted in their studies is the workforce capability enhancement. Nadler & Nadler (1991, as cited in Kumpikaite & Sakalas, 2011) identified training and development as the components of the human resource development (HRD) model. The same authors Nadler & Nadler (1970, as cited in Khan, Khan, & Mahmood, 2012) have defined HRD to be a system or an assortment of such activities that enable organizations to add to the worth of their workforce by bringing behavioral reforms through training, development, and education within a specified time period.

Thus, training & development help building and strengthening the work related attributes of the human resource (workers or employees) in any organization. Moreover, in training there is a specialist who delivers the understanding about the expertise required for enhancing the job proficiency keeping in view both present and future job related skill requirements (Saleem et al., 2011). Hence, we may say that training & development is a more logical and organized way of improving the skills,

knowledge, and attributes needed by the workers to better fulfill their job tasks although training & development have been taken as one for sake of simplicity in this study yet going into the depth there are present certain distinguishing features. These features, as given by Noe (2008), are: focus, use of work experiences, goal, and participation.

In training the focus is current, use of work experiences is low, goal is to gain skills for the present job, and participation is mandatory if initiated while vice versa is applicable for development initiatives. Development is more self-directed and requires self-motivation to explore and find the ways for career and personal advancement. Similarly, Armstrong (2009) has differentiated training from development by putting his concept into words that development is meant to acquire new knowledge and skills that help to progress into some future job requirements while training helps in gaining those competencies that enable the employees to better perform in their present jobs.

In the same way, we find training to be confined only on enhancement of skills pertaining to a particular job while development has its scope stretched across the growth and personal development of the employees (Obisi, 1996 as cited in Obisi, 2011). Therefore according to this study training is a logical and organized way of improving the skills, knowledge, and attributes needed by the workers to better fulfill their job tasks, (Steinmetz (2006).

2.2.3 Job Performance

Job Performance is a multidimensional phenomenon whose elements include effectiveness, efficiency, productivity, quality and behavior, (Obadan, 2009). The sub-

concepts of job performance are explained as; effectiveness which measures the extent to which an employee achieve the output requirements of his or her position, with the emphasis not so much an how it is achieved but on organization or employee is therefore effective when the results attained are the same as those initially intended.

Efficiency is a measure of how well resources are being used to produce output or result. It is a comparison of actual achievement during a given period. Quality refers to the desired characteristics of the achieved output or result. These could be timeliness, reliability, accuracy frequency accessibility, convenience, mating time and response time.

2.2.4 Employees Performance

Employee performance is the level of success of employees in carrying out their duties and responsibilities. Employee performance is generally influenced by two factors, namely internal and external factors (Ismail, 2006). Internal factors are factors that come from within the employees, which include job satisfaction and organizational commitment, while external factors are factors that come from outside the self-employee, which includes leadership, health and safety, and organizational culture.

One of the external factors affecting employee performance is organizational culture. Organizational culture is a growing value within an organization, where the values are used to direct the behavior of members of the organization (Soedjono, 2005). Employee behavior is influenced by the environment where they work formed through

the culture of the organization and the existence of culture within an organization is expected to improve employee performance.

Besides affecting the performance of the work, the organizational culture also has a close relationship with job satisfaction. Job satisfaction can be defined as a pleasant or unpleasant emotional state in which employees view their work (Handoko, 1998, Widodo, 2006). If the employee's perception of culture in an organization is accordance with the wishes of employee, then the employee will be satisfied with his work. Conversely, if the employee's perception of culture in an organization is not support to organization system, then employees are not satisfied with his work (Robbins & Judge, 2008). Employees who are satisfied with their work and think of their job as something fun will have a good performance.

In addition to organizational culture and job satisfaction, another variable that affects employee performance is organizational commitment. Organizational commitment is a circumstance where an employee sides with a particular organization and its goals and wants to maintain membership within the organization (Robbins & Judge, 2008). The commitment of an employee to organization can be an important instrument for improving the performance of the employee (Khan et al., 2010). Organizational commitment also has relevance to organizational culture. According to Robbins and Judge (2008), one specific outcome of a strong organizational culture is the declining rate of employee rotation. The harmony of goals achieved between employees and organizations through culture will build an organizational commitment within the employee.

2.3 Theoretical Review

This part discussed the different theories that apply to the study, the theories that connect training & development with performance. In this part, three theories are discussed, the reinforcement theory, social learning theory and the goal setting theory.

2.3.1 Reinforcement Theory

Reinforcement theory was initiated by Burrhus Frederic Skinner (1974), which referred to as Behaviorism or Operant Conditioning, which is still universally taught in psychology today. The focus of the theory is that an individual's behavior is a function of its consequences (Management Study Guide, 2013).

The evolution of behaviorism stemmed from the dissatisfaction with the introspective techniques of humanism and psychoanalysis in which some researchers were displeased with the absence of directly observable phenomena that could be examined and experimented with. However, Skinner took a different direction by relating his thoughts on adjusting motivation through numerous stimuli, industries such as business, government, education, prisons, and mental institutions to achieve a wider perception of human behavior. Determining why an individual behave the way he does, Skinner saw no role for individual's intentions or goals in it (Banaji, 2011). Skinner believed that external behavior and its environment are of importance. Skinner's major contribution to psychological science was the concept of reinforcement, formalized in his principles of operant conditioning.

2.3.1.1 Application of Reinforcement Theory in the Workplace

Skinner's principles of behavior modification informed that behavior is determined by its consequences. It has been agreed upon by the management practitioners that

applied psychology techniques can be used to resolve numerous issues in the organizations. Skinner (1973), underscored the significance of recognizing the desired consequence, which will stimulate the desired behavioral response. Since the inception Skinner's finding in 1969, reinforcement theory has been extensively researched and applied in the industrial setting to shrink the occurrence of unwanted behavior and upturn the occurrence of desired behavior. The principles of behavior modification in proffering solution to management issues such as absenteeism and tardiness have been proved by the studies of applied reinforcement theory, they can also help in enhancing productivity of employees (Raj et al., 2006 and Agashi, 2017).

The applicability of reinforcement theory in the organization reflects in the studies like Kadlub (2009). A typical example can be found in the case of Snow fly. Snow fly is a new establishment that schematizes, employs and manages workforce incentive programs. Reinforcement theory which consists of four themes; instant recognition, appropriate incentive rewards, accountability, and positive reinforcement was adopted by the organization to enhance motivation of the workers (Kadlub, 2009). However, punishment, otherwise known as applied reinforcement theory of positive punishment (Hockenbury and Hockenbury, 2010) has been used more than other types of reinforcement (Waird, 1972). Naturally, diminishing unwanted behaviors can be done using punishment rather than offering a reward and it has been in use for long.

However, constant use of punishment to enhance performance makes it becomes a reward (Waird,1972). Reward entails a fact that an employee is not punished for not involving in undesired behavior but the behavior that is being reinforced is

diminishing undesired behavior instead of truly making effort to upturn desirable behavior. Positive reinforcement is connected with enhancing desirable behavior, performance in the organization.

2.3.1.2 Social Learning Theory

Social learning theory, propounded by Albert Bandura, the social learning theory underscores the indispensability of surveying and modeling people's behaviors, attitudes, and emotional reactions. It is a theory that concentrates on learning by way of observation and modeling.

The theory originally evolved from behaviorism was the source from which social learning theory emanated and today it has involved some ideas of cognitivists and consequently it is given another name which is social cognitive learning. Social learning theory also focuses on environmental and cognitive factors that interact in order to impact human learning and behavior. It opined that individual learn from one another, including such concepts as observational learning, imitation, and modeling (Bandura, 2006).

Rewards, according to social learning theory, cannot be the exclusive drive that enhances employee's motivation. Motivation can also be enhanced by some other elements such as feelings, beliefs, ethics, and feedback. Learning occurs through three ways; indirect experience, oral persuasion, and physiological situations. Modeling, or the scenario in which individual see someone's behaviors, embrace and implement them as his, support the learning process as well as psychological situations and the perceptive process.

2.3.2 Goal Setting Theory

Goal theory came into limelight five decades ago and since then it has been most-studied, applied, and established theory of work motivation in the realm of industrial and organizational psychology. The early stage of the theory revolves around the study of stages of aspiration advanced by Kurt Lewin. Then it was furthered by Dr. Edwin Locke by researching on goal setting theory in 1960's. The research indicated that there is general connection between goal setting and enhanced production performance. A goal denotes the purpose of an act or task in which an individual determinedly wishes to accomplish (Locke and Latham, 2002; 2006). Goal setting involves a deliberate activity of instituting stages of performance in order to obtain anticipated consequences. According to the goal setting theory, motivation is sourced from the aspiration and plan to accomplish a goal. Normally, a person or a team that perceive that his/their present performance fall short of accomplishing the set goal would be stimulated to either improve his/their efforts or alter his/their strategy (Locke and Latham, 2006).

2.3.3 Goal Setting Theory Conditions

A successful goal that would stimulate motivation via the four mechanisms mentioned above is pre-conditioned to meet certain stipulations. These stipulations are: Goal acceptance/goal commitment; Goal specificity; Goal difficulty, and Feedback on progress toward the goal

Goal Acceptance/Goal Commitment; the acceptance of a goal determines whether an individual will be motivated through the goal or not. Goal acceptance is the first precondition for the goal to be motivating. Furthermore, the level of one's willpower

in accomplishing an accepted goal constitutes what is called goal commitment. Importance attached to the accepted goal and self-efficacy is crucial to goal commitment (Locke and Latham, 2002; 2006).

Goal Specificity; Specificity and measurability are the indispensable features of a typical goal which must give answer to who, what, when, where, why, and how of the anticipations of the goal. Specificity and measurability aspect of goal offer an outer correspondent like time, space, increment, etc. A goal of high specificity overtly impacts the performance the more and consequently gives rise to higher job performance by the worker as against elusive or non-concrete goals (Locke and Latham, 2002).

Goal Difficulty; In view of the difficulty, it can be asserted that goals are an effective way of motivation. A high-set goal enhances good performance while such goal should be set low to be able to accomplish it (PSU, 2012). Integrity should also be taken in to cognizance while setting high performance goals. An individual can display untruthfulness if he doesn't accomplish his goal. Putting up too-much high goals is detrimental to motivation and commitment as it also give rooms for a culture of corruption, untruthfulness, and cutting corners (Bennett, 2009).

Feedback Goal's success is determined by the feedback given as it also sustains goal commitment. Feedback keeps everybody abreast of the progress or otherwise as regards the set goal and this will make it hard analyze the extent of the exertion needed for the successful accomplishment of the goal (Sorrentino, 2006). Moreover, through feedback areas of weaknesses in the present goals can be sighted by an

individual or group of individuals, which give room for amendment that can be made (Smith and Hitt, 2005). Flexibility is an essential feature for both the goal and goal maker (Bennett, 2009). Setting more challenging goals can make the feedback effective if it is centralized on such goal (Locke and Lantham, 1979). Putting the feedback together, it is indicated that the level of performance of a person, and what such person can do differently in order to have better performance. Also, like goals, feedback should be specific to convey productive information regarding meeting objectives. Feedback make employee be aware that their tasks are being assessed and recognition are given to job well done. Goal setting is commonly utilized in the organizations as a way to enhance and keep up task performance.

2.4 Empirical Literature Review

2.4.1 Empirical Literature Review Worldwide

Naeem et al (2014), examined the employee training and its effect on employees' job motivation and commitment. The study was conducted in Pakistan. This study was qualitative in nature and used secondary sources like journals, books and internet web pages to collect different training models. Results revealed that Employee training is the most suitable method to modify and manage workforce skills according to organization's objectives and to improve the overall organizations' performance.

Imram (2015) analyzed the Impact of Training & Development on Employees' Performance in Banks. The study was conducted in Pakistan. Major findings were that most of the employees agreed to the itemized statements by making it clear that training and development had a positive impact on their Job knowledge, work quality & quantity, functional skills, and their motivation & loyalty and these are all linked to

their performance either strongly or moderately but in a supporting direction. However the author has elaborated the methods and types of training that need to be in place so as to achieve the high impact of the training and development programs at an organization level.

Bhartiya (2014) reviewed the impact of training and development on employee performance in selected public sector organizations. The study was conducted in India. Methodology used was quantitative in which structured questioners were used to collect data. Results from this study revealed that training is important if an organization wants to be gainful. Despite the positive results the study came out with, fifteen still this does not answer the pertinent questions like what factors need to be considered for training to bring forth the positive outcomes.

According to the (Angela, 2014), training had an impact on the performance of employee among the international civil servants. A survey research design was used for this study 144 staff of the United Nation supports office for the African mission in Somalia. The finding showed that in general training enhanced employee engagement on change processes, motivation, job satisfaction and overall performance. But according to the researcher (Appiah, 2012) training enhances knowledge, skills, attributes and competencies and ultimately worker performance and productivity in organization.

Again (Garavan, 2003) suggested that training process was a more job oriented that could change employee attitudes and behaviors that motivate them to increase their knowledge and understanding of the job according to the dynamic corporate

environment in his journal. Where (Bhat, June 2013) observed the measurement level of performance after being trained. It also evaluated the impact of training on employee performance on their jobs. Keeping these objectives in view, this study presumed that training was positively related to job performance of employees. Several measures of performance were analyzed including compensation, performance appraisal, and organizational commitment, which apparently increased the employee performance.

According to (Longenecker, 2010), there was a positive relationship between training programs and employee motivation which makes the employees more involved in their jobs and subsequently results in better performance and productivity both for the employees as well as for the organizations.

2.4.2 Empirical Literature Review in Africa

Obi-Anike and Ekwe (2014) investigated the impact of training and development on organizational effectiveness. The study was conducted in Enugu-Nigeria. The objective of the study was to assess the impact of training and development on organizational effectiveness in public sector. Survey method was used to collect data. Findings revealed that effective training is an investment in the human resources of an organization, with both immediate and long range returns. Never the less this study differs with this study on the sense that it put much effort on elating training and organization effectiveness while the current study will consider skills development to employees and how the skills have an impact to organization.

Kum et al (2014), studied the Impact of training and development on employee performance. The study was conducted in South Africa. The methodology used was

quantitative. Results concluded that companies whose investment perspective is on sixteen human resource management view training as an opportunity to increase long term productivity. Investing in training and development is imperative for any organization, which will certainly realize a return on its investment in training and developing its workers. Workers are essentially assets to an organization and should therefore be treated as human capital. The more that is invested in them, the more that can be expected from them in terms of performance behavior which can give the organization its competitive edge. Nonetheless, this study is different from the current study for it has only mentioned how training can improve performance, but has not described how training can be used to improve performance.

Tukunimulongo (2016), observed the effect of on the job training on employee performance. The study was conducted in Kakamega –Kenya. The research adopted a descriptive research design. The results concluded that, there are on-the-job training programs that are more likely to enhance employee performance in public organization than in organizations without. Training and development are often used to close the gap between current performances and expected future performance. This research differs for the current study because it has only mentioned the availability of training programs that can enhance employee performance and it has failed show the impact of those training.

2.4.3 Empirical Literature Review in Tanzania

Komba,(2012) examined the relationship between on the job training and employee's performance in courier companies in Dar es Salaam, Tanzania and found out that performance to a big extent depends on the training and development employees

received training and development programs really positively influence on employee performance.

Waziri & Stephen (2013) conducted an investigation on what factors may influence training programs in public organization in Tanzania. The researchers mentioned the following factors to influence training at an organization level, availability of funds, and awareness of the presence of training programs to the employees, opportunity and ability of employees to attend training. Additionally, insufficiency of funds, inadequate time, lack of commitment and irrelevant trainings for employees are other factors that make training and development programs not to be implemented accordingly.

Mndeme (2010), Conducted a study on the factors limiting effective implementation of training programs in parastatal organizations in Tanzania. The study was conducted in the Tanzania Electric Supply Company Limited (**TANESCO**). Methodology used was a case study design. The findings revealed that regardless of different training programs that are being prepared and implemented by different organizations still most of them have experienced failures either at programed designing or at the stage of implementation. Yet, this study as well, appears to be different from the current study as it has indicated that training programs fail while this study intends to look into the impacts of training.

Hassa, (2011) investigated the impact of training and development on the performance of administrative staff in the public sector organizations. The objective of the study was to find out the impact of training and development seventeen functions on the

administrative staff performance in the second Vice President's Office. The researcher used case study research design to collect the required data for analysis. The findings of this study revealed that there is a strong positive relationship between training and employee development. However the study has not critically analyzed what factors should be present in an organization so as to make training to be of positive impact.

Mlingi et al (2012) examined existing relationship between on the job training and employee's performance, the study was conducted in Dar es Salaam-Tanzania. The study used Correlation survey methodology where by questionnaires were used as research instrument. Results revealed that the on the job training to a big extent leads to an improved employee's performance but still it is not the sole factor that leads to good performance rather it is a combination of factors and the rest of the factors are those that were suggested. Never the less, this study differs from the current study because it has only generally highlighted that training leads to good performance, and has said nothing on the specific skill development that may lead into improved performance.

Kihongo (2011) explored the factors inhibiting effective staff training; the study was conducted in Temeke Municipal and Kisarawe District Council. The results of this study helped to identify various factors which undermine staff training in Tanzania's local authorities. These stumbling blocks include lack of funds due to inadequate budgets set aside for staff training, malpractices such as favoritism, poor top management support because some managers did not treat staff training as a matter of priority, the absence of viable training policies and training programmes initiated by the local authorities, and the fragmented nature of the staff training. However this

study differs from the current study on the sense that, this study will look into the impacts of staff training, while the researcher of this study concentrated much in the factors that inhibit training of the staff in the public sectors. Sharma and Upneja (2005) investigated the factors influencing financial performance of small hotels in Tanzania. The study was conducted in Arusha Tanzania. Methodology used was qualitative whereby financial ratio analysis on business performance was used and data was collected from small hotels in Tanzania through face to face interviews. The results revealed that, lack of employee training was among the factors that causes low profitability in an organization. Again, this study has failed to explain what strategies on training and development an organization should adopt to realize the impacts.

2.5 Research Gap

Several studies have been carried on the training and development and employees' performance in deferent countries as discussed above. In Tanzanian context, researchers such as Upneja (2005), Kihongo (2011), Mlingi et al (2012) and many others did a research on the same variables of training and development and employee performance, however their research is limited to different case studies, this research will bridge the gap by assessing the impact of training and development on employees performance at CRDB Bank which has limitedly been researched on.

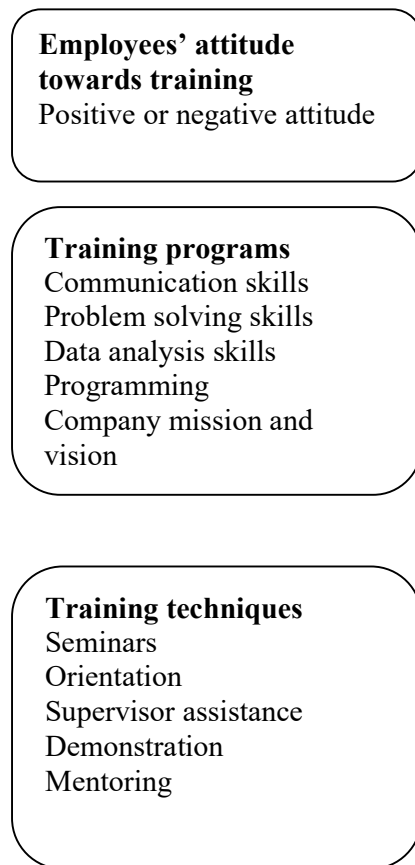
From the figure 2.1, training and development is the independent variable. It is believed that good training and development leads to increased employees engagement at the work place and thus improved effectiveness and efficiency. It is also believed that good training and development increases employees' motivation at the work place and this leads to employees' retention. Training and development leads

to employees' job satisfaction. Therefore the overall training and development will lead to general performance of the organization hence the importance of training and development.

2.6 Conceptual framework

Independent Variable

Training and Development



Dependent Variable

Employees Performance

Rise in revenue collection

Increasing competitive advantage over the competitors

Increasing productivity and quality of work

Increasing efficiency

Figure 2.1: Conceptual Framework

Source: Researcher, 2019

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discussed the methodology of the study by explaining research design, research population and sample size and sampling design. It also discussed the data collection method and data collection tools, data analysis methods, reliability validity and ethical considerations. It also explains the expected findings.

3.2 Research Design

The study used a mixed quantitative and qualitative research design. Qualitative design was used to get an in-depth study about the phenomena since qualitative data was collected from the purposively selected respondents with viable information and experience about the study with the help of both structured and unstructured interview. Quantitative research design was used on the random sampled respondents in the lower management level with the use of the closed ended questionnaires this helped quantify the degree of effect of the variables.

3.3 Area of the Study

The study was carried at CRDB bank main branch, located at Azikiwe Street Dar es salaam, this is because the study area is within the convenient location of the researcher since it is easy to access information and it is near the researcher's geographical area. it is the financial institution that training and development activities are more frequent despite the fact that the results of training and development function has not fully been exploited. Therefore the researcher was able to obtain relevant study information from this study area easily with less resource involved.

3.4 Population of the Study

The population of the study comprised of lower and middle management level of workers at organization. The population of CRDB Bank main branch is about 98 workers excluding the outsourced companies, (CRDB BULLETIN, 2019). The lower level respondents comprised of workers who are trainees and other supporting staff to whom training services affects their services such as cashiers and tellers. The middle management level of workers comprised of managers mainly in human resource department, managers of employees welfare and development department and other managers who are involved in the supervision of the activities undertaken by the lower level.

3.5 Sample Size and Sampling Design

3.5.1 Sample Size

A sample of 80 respondents calculated by using Slovenes formula of $n = \frac{N}{1 + N(e)^2}$, was used as a sample size. This sample calculated from the population of 98 workers ensured that data is collected accurately from the respondents without biasness.

$$\begin{aligned} & \frac{N}{1 + N(e)^2} \\ & \frac{98}{1 + 98(0.05)^2} \\ & \frac{98}{1 + 98(0.05)^2} \\ & \frac{98}{1.245} \\ & = 78.7 \\ & = 79 \end{aligned}$$

The sample size of 79 respondents was obtained from the Slovenes formula calculated above however the researcher rounded off to 80 respondents as a sample size to be used in the study.

Table 3.1: Sample Size

No.	Respondents	Frequency(n)	Percentages (%)	Sampling design	Data collection tool
	Middle level respondents				
1	Managers/supervisors	4	5	Purposive sampling	Interview
2	Internal training officers	6	7.5	Purposive sampling	questions
	Lower level respondents				
3	Attendants	20	25	Simple random sampling	questionnaire
4	Cashiers	40	50	Simple random sampling	questionnaire
5	Customer care officers	10	12.5	Simple random sampling	questionnaire
	Total	80	100		

3.5.2 Sampling Design

The researcher used both purposive and simple random sampling procedures. Purposive sampling procedures were used in selection of respondents with interest and exclude respondents or people who do not have interest. This method was used to select middle level management staff/ works especially managers and supervisors with full knowledge about the study who also advise the board members on the results from the training activities and also who are part of the auditing department supervisors to see whether training is effective. Among this group, they were selected purposely to participate in the interview concerning the study to give in-depth information of auditing.

Simple random sampling was used on the lower management level staff members of all departments as well as other staff members such as tellers and cashiers who are directly impacted by the training activities. They were selected randomly to reduce on the biasness in the study.

3.6 Data Collection Methods

3.6.1 Primary Data

Questionnaire which involved sets of structured and unstructured questions were used to collect data from the lower management level staff who were the majority. This method helped to collect data easily, faster and at the big number of respondents. Respondents were briefed on the principle of free participation and also directed on how to fill the questionnaire. The questionnaire was designed in a way that it is easily understood and answered thus self-administered.

Interview guide was also be used on the middle management level as it is an effective way of collecting one to one in depth qualitative information. Both structured and unstructured questions were designed and the researcher requested for some time to sit with each of them in few minutes to ask them questions concerning the study.

3.6.2 Secondary Data

Secondary data was collected through CRDB bank publications, bulletins and reports that were issued by the researcher on request for them. Some secondary data was collected from the library of Open University of Tanzania from different scholars that have already researched about the topic on training and development on employee performance.

3.7 Data Collection Tools

3.7.1 Questionnaire

This method of data collection involved structured questions clearly arranged basing on the objectives of the study; the study involved 70 respondents to participate in the questionnaire. This method was used on lower level management respondents such as attendants, cashiers and customer care providers. This method helped to get idea, knowledge, attitude and skill of lower level staff to which training is directly conducted as it helped to get concrete information about the study.

3.7.2 Interview Guide

This method involved clearly prepared open ended questions that were conducted through the interview between one to one managers and the researcher. The researcher interviewed those (10 interviewees) as per the objectives and their ideas written down and also recording was done. This helped to get in-depth information concerning the study since the middle level managers are the ones that organize training and development activities. They therefore know how beneficial training is to the organization. They helped to provide information on the type of trainings conducted, whether the organization improves through training activities etc.

3.8 Reliability and Validity of Study

3.8.1 Reliability

For reliability, test re test process was carried out to ensure that the tools are reliable. The help of experts including my supervisor were used to revise the tools used to ascend their reliability before going to fieldwork. According to Mugenda (2008) reliability refers to the extent where research instrument provides consistent findings

or results. The research instruments were tested through pilot study in order to avoid discrepancies that could happen before the actual data collection. The reliability of the study was also maintained based on the research objectives as well as research questions. To complement this consistency, the study also used Cronbach's alphas to test the reliability of the scale or internal consistency of the measured variables in the Likert scale.

3.8.2 Validity

The researcher used the Content Validity Index, to test the validity of the instruments. The result that was above $r = 0.7$ meant that my tools are reliable. Amin (2005) observed that this method ensures only valid instrument is used to collect data since if the Content Validity Index is below 0.796 then the instruments must be revised accordingly before proceeding to collect data.

3.9 Data Analysis Methods

Quantitative data from the questionnaires was recorded, cleaned and analyzed using SPSS & spreadsheets and interpreted with respect to research problems, objectives and research questions. Descriptive statistics such as mean, frequencies, standard deviation and percentages were used. The information obtained from literature review process was used to supplement or support information collected from respondents. For the qualitative data that was collected using interview, the researcher also employed principle of content validity analysis to utilize and analyze data gathered from the field work. This approach was employed to analyze study generated materials such as interview respondents' transcripts. The researcher classified data based on common characteristics to compare and contrast data to be collected. The

analysis was carefully done to ensure that the findings are related to the objectives. This method safeguarded the trustworthiness of data collected on the field. The researcher maintained the triangulation technique and data collected was collated with the support of the research team members. The interview respondent transcripts were assessed and analyzed using descriptive approach.

3.10 Ethical Considerations

This study was conducted with respect to ethical considerations whereby introduction letter was given from Open University on Tanzania as an official document supporting my study. Principles of anonymity and confidentiality were maintained to ensure that the information given is for academic purpose only. Plagiarism of other people's research works was avoided and properly cited encouraged for pieces of secondary information used to support this study.

CHAPTER FOUR

PRESENTATION OF THE FINDINGS

4.1 Introduction

This chapter presents the findings from the primary data collected from the CRDB bank basing on the specific objectives of the study.

4.2 Demographic Characteristics of the Respondents

Table 4.1: Demographic Characteristics of the Respondents

S/N	Demographic characteristics	Frequency	Percentages (%)
1.	Gender		
	Males	34	43.00
	Females	46	57.00
2.	Age		
	20-30 years	25	31.25
	31-40 years	34	42.50
	41-50 years	15	18.75
	51- above	06	07.50
3.	Level of education		
	Advanced	06	07.50
	Certificates	16	20.00
	Diploma	16	20.00
	Degree	36	45.00
	Master	04	05.00
	Others	02	02.50
4.	Working department		
	Accounting	30	37.50
	Auditing	09	11.25
	Receptionist	15	18.75
	Customer care	12	15.00
	Loans	14	17.50

4.2.1 Gender of the Respondents

Table 4.1 is a presentation of the respondents' demographic features. Upon the gender of the respondents, Female respondents were 57% while male respondents had 43%. Gender has an influence on training and development because the attitude and level of

knowledge about the training and development may differ with the type of training. Several other researchers' link gender with the type of training offered. Most respondents at CRDB bank were female respondents because they were most respondents were from lower management level who work as attendants, cashiers, tellers receptionists, customer care service providers and loans provider. These groups compose mainly of female respondents than male respondents.

4.2.2 Age of the Respondents

Table 4.1 also shows the age of the respondents, most respondents were between the age group of 31-40 years as represented by 34 out of 80 respondents followed by those between 20 to 30 years with the frequency of 25 out of 80. The next age group was between 41- 50 years represented by the frequency of 15 out of 80 respondents, and lastly those above 51 years had the frequency of 6. The presentation above shows that as you move from the young to the old, the frequency keeps reducing. Since most respondent working at the bank are young people who are flexible and mobile with the required skills and the few above 50 years are mainly from the middle management level who have worked for long period of time and have gained experience. Therefore the study mixed young and old, very experienced and slightly experienced to get an in depth information about training and development.

4.2.3 Level of Education of Respondents at the Organization

Table 4.1 as well reveals the respondent academic level, most respondents were degree holders represented by the frequency of 36 respondents, followed by diploma and certificate holder by 16 respondents for each respectively, masters holder was represented by 4 respondents and advanced had 06 and others had 2 respondent for

each respectively. Academic level plays a big role on the influence and perception together with the training techniques to be applied within the organization. Most organizations perform demonstration type of training on the lower level academic staff and use orientation on the higher level academic staff.

4.2.4 Respondents working Department

Lastly on demographic features of the respondents, table 4.1 shows that accounting department dominated the respondents that participated in the study by the frequency of 30 followed by receptionists by 15 in number, loans department had 14 respondents, customer care had 12 respondents and finally auditing department had 9 respondents. 4.3 Attitude of employees on different training and development techniques.

Table 4.2: Attitude of Employees on Different Training and Development Techniques

Attitude towards Training and Development	N	Mean	Standard deviation
	70	4.4947	0.4114
Trainings empower me with new skills and knowledge that help me to perform well	70	4.4177	0.4313
To kind of trainings performed are important to me in my field of employment	70	3.9347	0.3214
My performance has improved since I started participating in different trainings	70	3.5471	0.4252
The overall organization performance has increased due to trainings	70	4.5267	0.3714

Source: Field Data, (2019)

‘I like to participation different trainings and development programs conducted by the organization’ had a mean of 4.4947 and standard deviation of 0.4114; ‘Trainings empower me with new skills and knowledge that help me to perform well’ had a mean

of 4.4177 and standard deviation of 0.4313; ‘To kind of trainings performed are important to me in my field of employment’ had a mean of 3.9347 and standard deviation of 0.3214; ‘My performance has improved since I started participating in different trainings’ had a mean of 3.5471 and standard deviation of 0.4252 and lastly, ‘The overall organization performance has increased due to trainings’ had a mean of 4.5267 and standard deviation of 0.3714.

4.4 Knowledge about Training and Development

Table 4.3 Knowledge about Training and Development

Knowledge about Training and Development	N	Mean	Standard deviation
Trainings improve my performance and reduces on the errors that would have been made	70	3.4947	0.4114
Trainings increase efficiency at the work place	70	4.6177	0.4313
Training and development are motivating factors that help the employees to stay longer in the organization	70	4.5347	0.3214
Trainings improve employees employer relationship	70	3.5471	0.4252
Trainings improve on employees retention within the organization	70	3.5643	0.4561

Source: Field Data, (2019)

Table 4.3 shows what respondents say about training activities; they said that; ‘Trainings improve my performance and reduces on the errors that would have been made’ which had a mean of 3.4947 and a mean of 0.4114. Second, ‘Trainings increase efficiency at the work place’ which had a mean of 4.6177 and standard deviation of 0.4313. Thirdly, ‘Training and development are motivating factors that help the employees to stay longer in the organization’ had a standard which had a mean of 4.5347 and standard deviation of 0.3214; then ‘Trainings improve employees employer relationship’ which had a mean of 3.5471 and standard deviation of 0.4252

and lastly ‘Trainings improve on employees retention within the organization’ had mean of 3.5643 and standard deviation of 0.4561.

From the top management one respondent noted that;

“When it comes to training and development, our employees are extremely knowledgeable about its importance and for that they usually grab any chance of training within the organization.”

4.5 Training Techniques

Table 4.3: Training Techniques

Training Techniques	N	Mean	Standard deviation	Interpretation
Seminars	70	4.1211	0.4212	Good
Orientation	70	4.5121	0.3766	Good
Supervisor assistance	70	4.0123	0.2134	Good
Demonstration	70	3.7021	0.4422	Good
Mentoring	70	4.0012	0.45332	Good
Total		4.06976		Good

Source: Field Data, (2019)

When the respondents were asked about the training techniques, the results were as recorded in Table 4.4 first, ‘Seminars’ that had a mean of 4.1211 and standard deviation of 0.4212; second, ‘Orientation’ which had a mean of 4.5121 and a standard

Deviation of 0.3766; third, ‘Supervisor assistance’ which had a mean of 4.0123 and standard deviation of 0.2134; forth, ‘Demonstration’ had a mean of 3.7021 and standard deviation of 0.4422; finally, ‘Mentoring’ had a mean of 3.0012 and standard deviation of 0.45332. The overall training techniques at CRDB are 4.06976 which are good.

4.6 Categories of Trainings and Development

Table 4.4: Categories of Trainings and Development

Training Programmes	N	Mean	Standard deviation	Interpretation
Communication skills	70	4.1211	0.4212	Good
Problem solving skills	70	4.5121	0.3766	Good
Data analysis	70	4.0123	0.2134	Good
Programming	70	3.7021	0.4422	Good
Organization structure	70	4.0012	0.45332	Good
Total		4.06976		Good

Source: Field Data, 2019

4.7 Employees Performance at CRDB Bank

Table 4.5: Employees Performance at Commercial Bank

Employees performance	N	Mean	Standard deviation
There is Rise in revenue collection	70	4.5442	0.4129
The company is experiencing Increasing competitive advantage over the competitors	70	4.5967	0.3814
Due to training there is Increasing productivity and quality of work	70	4.0977	0.4213
Training has led to Increasing efficiency within the organization	70	3.9047	0.4214
Customers loyalty has improved due to good accountability	70	3.7671	0.4152

Source: Field Data, (2019)

Table 4.6 shows the employees performance of the organization: ‘There is Rise in revenue collection’ had a mean of 4.5442 and standard deviation of 0.4129; ‘The company is experiencing Increasing competitive advantage over the competitors’ had a mean of 4.5967 and standard deviation of 0.3814; ‘Due to training there is Increasing productivity and quality of work’ had a mean of 4.0977 and standard deviation of 0.4213; ‘Training has led to Increasing efficiency within the organization’ had a mean of 3.9047 and standard deviation of 0.4214 and lastly

‘Customers loyalty has improved due to good accountability’ had a standard deviation of 3.7671 and a mean of 0.4152.

4.8 Correlation Coefficients

Knowledge level had the strongest positive relationship, its related Pearson coefficient was 0.503 and because p is less than 0.05, this means that the relationship is statistically significant. In addition training techniques and training were positively correlated to employees performance with Pearson correlation coefficient of 0.379, 0.378 and 0.346 and since P is less than 0.05 implying a statistically significant relationship. The independent variable was found to have a positive relationship with the employees’ performance even though the relationship was moderate correlation.

4.9 Model Summery

Table 4.6: Model summery

Mode 1	R	R^2	Adjusted R Square	Standard error of the estimation
1	0.532 ^a	0.283	0.214	141.8260

Source: Field Data, (2019)

Predictor: level of knowledge, training techniques, training programmes

Dependent variable: employees’ performance

From the findings employees’ performance was found to have 28.3% changes by the four independent variables as represented by the R - square above. Other factors contributed 71.7% to employees’ performance

4.10 ANOVA

Table 4.7: ANOVA

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	332150.900	4	83038.224	4.046	0.007 ^a
Residual	837666.921	41	20430.900		
Total	1169819.824	45			

Source: Field Data, (2019)

Predictor: level of knowledge, training techniques and training programmes

Dependent variable: employees' performance

The model is statistically significant as represented by the significant value of 0.007 which is less than 0.05. Therefore the model can be used in predicting how level of knowledge, training techniques and training programmes influence employees performance of CRDB bank Azikiwe branch in Dar es Salaam Tanzania. The F. Critical value was 4.046 at 5% level significance implying that the overall model is significant.

4.11 Coefficient Results

Table 4.8: Coefficient Results

Model	Unstandardized coefficient	Standardized coefficients	T	Sig.
	B	Std. error	Beta	
(Constant)	1500.893	115.716		0.000
Level of knowledge of training	4.937	25.280	0.0037	0.845
Training techniques	51.865	23.008	0.451	0.030
Training programmes	65.063	51.297	0.562	0.212

Source: Field Data, (2019)

Dependent variable: financial performance

To determine the relationship between the independent variables and the employees' performance, multiple regression analysis was conducted. The results from the table above led to the formulation of the equation below as follows:

$$(Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\epsilon)$$

$$Y= 1500.893+4.937 X_1+51.865 X_2+65.063X_3 - 57.073 X_4$$

From the regression equation above, considering all independent factors (level of knowledge, training techniques and training programmes) at constant zero financial performance was 1500.893. Taking all the independent variable into consideration, employees' performance will increase by 4.937 when a unit of level of knowledge is increased. When a unit training techniques is increased, employees' performance will increase by 51.865. when a unit of training programmes increases the financial performance will increase by 65.063 and when the function control activities increase by unit, the financial performance will decrease by 57.073.

4.11 Discussions of the Findings

There was positive trainings attitude among the employees at CRDB bank, this was proven by the mean of 4.5267 and standard deviation of 0.3714. The employees always attended trainings as they were motivated to do so after the gains they obtained through trainings such as promotion, improved performance, improved efficiency, improved customer care service etc. This finding supports the study carried out by Imram (2015) who analyzed the Impact of Training & Development on Employees' Performance in Banks. The study was conducted in Pakistan, major findings were that most of the employees agreed to the itemized statements by making it clear that training and development had a positive impact on their Job knowledge, work quality & quantity, functional skills, and their motivation & loyalty and these are all linked to their performance either strongly or moderately but in a supporting direction. However the author has elaborated the methods and types of training that need to be in place so as to achieve the high impact of the training and development programs at an

organization level. Again the study also supports the findings from (Garavan, 2003) who suggested that training process was a more job oriented that could change employee attitudes and behaviors that motivate them to increase their knowledge and understanding of the job according to the dynamic corporate environment in his journal.

In the Tanzanian context, the finding supports the study done by Waziri & Stephen (2013) who conducted an investigation on what factors may influence training programs in public organization in Tanzania. The researchers mentioned availability of funds, and awareness of the presence of training programs to the employees, lack of commitment and irrelevant trainings for employees are other factors that make training and development programs not to be implemented accordingly.

When the respondents were asked whether they are knowledgeable about training techniques one interviewee noted:

“When it comes to training and development, our employees are extremely knowledgeable about its importance and for that they usually grab any chance of training within the organization.”

Upon the correlation of the variables, the knowledge level had the strongest positive relationship, its related Pearson coefficient was 0.503 and because p is less than 0.05, this means that the relationship is statistically significant. The finding supports the study done by Appiah, (2012) who revealed that training enhances knowledge, skills, attributes and competencies and ultimately worker performance and productivity in organization. The findings also supports research done by Angela, (2014), she revealed that training had an impact on the performance of employee among the international

civil servants. The finding showed that in general training enhanced employee engagement on change processes, motivation, job satisfaction and overall performance.

In addition training techniques and training programmes were positively correlated to employees performance with Pearson correlation coefficient of 0.379, 0.378 and 0.346 and since P is less than 0.05 implying a statistically significant relationship. The independent variable was found to have a positive relationship with the employees' performance even though the relationship was moderate correlation. This finding is in line with (Longenecker, 2010), there was a positive relationship between training programs and employee motivation which make the employees more involved in their jobs and subsequently results in better performance and productivity both for the employees as well as for the organizations.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents summary of the findings based on the specific objectives, conclusions and recommendations of the findings.

5.2 Summary of the Main Findings

Among the respondents who participated in the study 57% were females while 43% were males. This was because most respondents were from lower management level who works as attendants, cashiers, tellers, receptionists, customer care service providers and loans provider. Majority of participants were between the age group of 31-40 years as represented by 31 out of 70 respondents followed by those between 20 to 30 years with the frequency of 21 out of 70 and the remaining. most respondents were degree holders represented by the frequency of 35 respondents, followed by diploma and certificate holder by 15 respondents for each respectively, masters holder was represented by 3 respondents and advanced and others had 1 respondent for each respectively. Accounting department dominated the respondents that participated in the study by the frequency of 25 followed by receptionists by 15 in number, loans department had 11 respondents, customer care had 10 respondents and finally auditing department had 9 respondents.

When the respondents were asked about the attitude towards training, 'The overall organization performance has increased due to positive trainings attitude' had a mean of 4.5267 and standard deviation of 0.3714.

One interviewee reported as follows:

“Attitude towards trainings is positive, employees perceive training positively and thus it improves on their performance to the organization.”

When the respondents were asked whether they are knowledgeable about training techniques, one interviewee noted:

“When it comes to training and development, our employees are extremely knowledgeable about its importance and for that they usually grab any chance of training within the organization.”

Upon the correlation of the variables, the knowledge level had the strongest positive relationship, its related Pearson coefficient was 0.503 and because p is less than 0.05, this means that the relationship is statistically significant. In addition training techniques and training were positively correlated to employees performance with Pearson correlation coefficient of 0.379, 0.378 and 0.346 and since P is less than 0.05 implying a statistically significant relationship. The independent variable was found to have a positive relationship with the employees' performance even though the relationship was moderate correlation.

From the findings employees' performance was found to have 28.3% changes by the four independent variables as represented by the R -square above. Other factors contributed 71.7% to employees' performance. The model is statistically significant as represented by the significant value of 0.007 which is less than 0.05. Therefore the model can be used in predicting how level of knowledge, training techniques and training programmes influence employees performance of CRDB bank Azikiwe branch in Dar es Salaam Tanzania. The F . Critical value was 4.046 at 5% level significance implying that the overall model is significant. To determine the

relationship between the independent variables and the employees' performance, multiple regression analysis was conducted. The results from the table above led to the formulation of the equation below as follows; ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$)

$$Y = 1500.893 + 4.937 X_1 + 51.865 X_2 + 65.063 X_3 - 57.073 X_4$$

From the regression equation above, considering all independent factors (level of knowledge, training techniques and training programmes) at constant zero financial performance was 1500.893. Taking all the independent variable into consideration, employees' performance will increase by 4.937 when a unit of level of knowledge is increased. When a unit training techniques is increased, employees' performance will increase by 51.865. when a unit of training programmes increases the financial performance will increase by 65.063 and when the function control activities increase by unit, the financial performance will decrease by 57.073.

5.3 Implication of the Findings

The study bridges bridge the gap between training & development and employees performance in the organization. This is through providing in details the importance of proper training techniques and programmes, as a catalyst to employees' performance in an organization especially the banking sector. The study gives the recommendations in details about what should be done as far as training and development is concerned, this involves improving employees attitude toward training by making training motivating by making employees see the importance of it such as promotion, responsibility allocation and overall performance of the organization. The study also provides importance of the need for employees to value and grab any chance concerning training.

The study enlightens the organization on how to conduct effective training that will have positive impact on the employees such as using the right people to conduct training, conducting training at the right place and on the right people.

5.4 Conclusion

The research concluded that there was a positive relationship between training activities and employees performance at CRDB bank. The relationship was moderate. The relationship was statistically significant. However training and development contributed to employees' performance by 23%, therefore there are other factors that need to study more which contributes to employees' performance by 87%. Such factors may include: organization policies and procedures, company objectives, corporate strategy, incentives such as salary.

5.5 Recommendations

Performance appraisal should be conducted periodically; this will help analyses whether there is effective training and whether the performance is increasing as intended through training. This will help self-analysis on whether they are performing as expected.

Other incentives such as salary, scholarships should be looked at as important motivational factors which once combined with training may bring about high performance since employees feel that their personal targets and goals can be achieved through working hard at their job. This will help employees feel part of the organization.

Effective training rather than just training should be conducted by the qualified personnel as this helps give the best kind of training to employees using the best techniques.

Improvement on information and communication; there should be clear flow of information within the organization as this helps communicate different activities to employees inclusion of trainings and also communicating about the organization performance to assess areas that are doing well and those that need adjustments. Provision of current working tools should be emphasized as this enables employees to improve on performance since improved working tools such as computers with speed, quick automated machines will help improve on the overall organization performance.

5.6 Limitations of the Study

The study was successfully done but with few limitations such as some respondents were reluctant to give information concerning the study for fear of revealing the company internal detail that they thought could leak outside, however the researcher assured the respondents that the information given was only for academic purpose and not otherwise. By the so the researcher confirmed this by giving the introduction letter from the open university of Tanzania ensuring them that the study was purposely for academic. This enabled the respondents to react positively to the study.

The researcher was also limited to time, the time between data collection and data analysis was limited however the researcher managed to solve this problem by using research assistants in the collection of data process.

5.7 Suggested Area for Further Studies

The researcher suggested that further study need to be done on training and development in line with motivational factors such as conducive environment under which training is conducted, allowance, and other incentives. These once studied properly have an influence on effective training and development and overall employees' performance.

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APPENDICES

Appendix I: Questionnaire for Lower Level Management

Gender

Male

Female

Age

20- 30

31- 40

41- 50

51- Above

Academic qualification

Advanced level

Certificate

Diploma

Degree

Masters

Other

Level of experience at the organization

1-2 years

3-4 years

4-5 years

6- above years

Department

Accounting

Auditing

Receptionist

Customer care

Loans department

Others

Please put a tick on where you fill is the most appropriate answer**Scale****SD= strongly disagree=1****D= disagree=2 N=neutral=3****A= agree=4 SA= strongly agree=5****Section B: attitude of employees on different training and development techniques**

B	ATTITUDE TOWARDS TRAINING AND DEVELOPMENT	SD	D	N	A	SA
1	I like to participation different trainings and development programs conducted by the organization					
2	Trainings empower me with new skills and knowledge that help me to perform well					
3	To kind of trainings performed are important to me in my field of employment					
4	My performance has improved since I started participating in different trainings					
5	The overall organization performance has increased due to trainings					

Section C: benefits of training and development

C.	KNOWLEDGE ABOUT TRAINING AND DEVELOPMENT	SD	D	N	A	SA
1	Trainings improve my performance and reduces on the errors that would have been made					
2	Trainings increase efficiency at the work place					
3	Training and development are motivating factors that help the employees to stay longer in the organization					
4	Trainings improve employees employer relationship					
5	Trainings improve on employees retention within the organization					

D.	TRAINING TECHNIQUES	SD	D	N	A	SA
1	Seminars					
2	Orientation					
3	Supervisor assistance					
4	Demonstration					
5	Mentoring					

Section D: categories of trainings and development

E.	Training programmes	SD	D	N	A	SA
1	Communication skills					
2	Problem solving skills					
3	Data analysis					
4	Programming					
5	Organization structure					
6	Company vision and mission					

E.	Employees performance	SD	D	N	A	SA
1	There is Rise in revenue collection					
2	The company is experiencing Increasing competitive advantage over the competitors					
3	Due to training there is Increasing productivity and quality of work					
4	Training has led to Increasing efficiency within the organization					

Appendix II: Interview guide for middle level respondents

For how long have you worked with the organization?

.....

.....

.....

What kind of trainings and development do you give to your subordinates?

.....

.....

.....

After what period do you conduct trainings in a year?

.....

.....

.....

What impact of training and development have you noted on employees?

.....

.....

What is the attitude of employees towards training?

.....

.....

What are the challenges that arise through trainings?

.....


.....

.....

Appendix III: Research Clearance Letter

THE OPEN UNIVERSITY OF TANZANIA
DIRECTORATE OF POSTGRADUATE STUDIES


P.O. Box 23409
Dar es Salaam, Tanzania
<http://www.openuniversity.ac.tz>



Tel: 255-22-2668992/2668445
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Our Ref: PG201702227

Director of Human Resource,
CRDB Bank Limited,
P. O Box.268,
DAR ES SALAAM.



27th September 2019

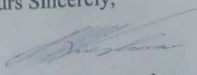
RE: RESEARCH CLEARANCE

The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1st March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2005, which became operational on 1st January 2007. In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.


To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Mr. HABIBU, Pazi Mohamed Reg No: PG201702227** pursuing **Master of Business Administration (MBA)**. We here by grant this clearance to conduct a research titled **"The Effect of Training and Development on Employees Performance"**. He will collect his data at your area from 30th September 2019 to 14th October 2019.

In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours Sincerely,



Prof. Hossea Rwegoshora
For: VICE CHANCELLOR
THE OPEN UNIVERSITY OF TANZANIA

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