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**INFLUENCE OF CAREER DEVELOPMENT PROGRAMMES ON
EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN KENYA**

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MBA 121119

**A Dissertation Submitted In Partial Fulfilment of the Requirements for the
Award of the Degree of Master of Business Administration of Strathmore
University**



Strathmore Business School

Strathmore University

Nairobi, Kenya

June 2023

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other university. To the best of my knowledge and belief, this dissertation contains no material previously published or written by another person except where due reference is made in the dissertation itself.

DONNA SHAMALA

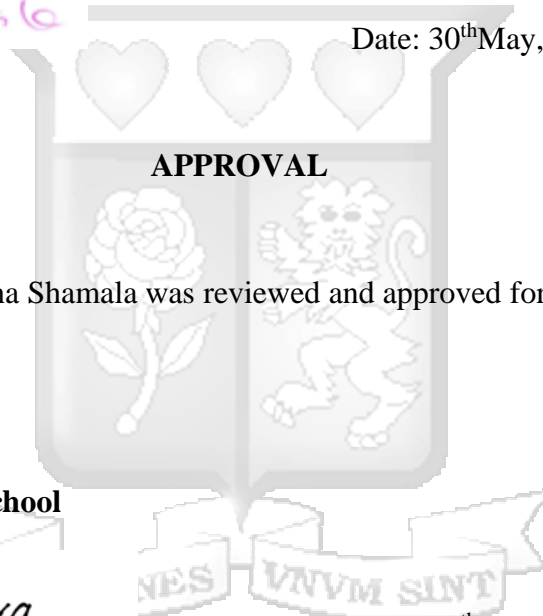
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ABSTRACT

The commercial banking business environment is replete with turbulence from changing consumer demands, economic and financial fluctuations, and changing technological trends. The navigation of this environment is dependent on the capability of its workforce to match or adapt their skills to these changes and prepare for future demands of the workplace. This study examined the influence of career development programmes on employee performance in Kenya's commercial banking sector. Skill development practices, mentoring practices, and goal-setting represented the independent variables while employee performance was the dependent variable. Social exchange theory, social learning theory, and goal-setting theories were used as the study's theoretical framework. A positivist research philosophy was adopted while a descriptive research design was implemented. The 2,498 secretarial and other categories of employees in commercial banks as categorised by the Central Bank of Kenya made for the target population from which a sample size of 344 respondents was calculated. A structured questionnaire developed from an empirical literature review was used to collect data after determining its reliability and validity using Cronbach coefficient alpha following a pilot of the instrument among ten participants. Data were collected from 344 respondents from thirty-nine commercial banks. Mean and standard deviation were used to analyse Likert scale data, frequency distribution was used for analysing demographic data, and multiple regression analysis to determine direction and effect of independent variables on employee performance. Skills development and mentoring had positive and significant effects on employee performance while goal-setting did not. The study recommends continuous employee training to match the future demands of the commercial banking sector due to the changing dynamics of this workplace. This can be done by onboarding new jobs, additional skills for employees in their present job, and providing training for emerging roles for employee jobs. There is further a need for commercial banks to support continuous mentoring programmes to include systematic and formal processes for personal development. Managers and supervisors can attain this to set higher goals for employees. The study suggests further research using qualitative methods to gather information on role of career development on employee performance among commercial banks. Based on the findings, there is a need for further study to examine the role and use of goal-setting as a means to enhance the performance of employees in the commercial banking sector. Third, the current study focused on management training programs that focus on entry-level careers. Further research that focuses on career development programs for a high cadre of staff may reveal other perspectives of career development that were not covered in this research.

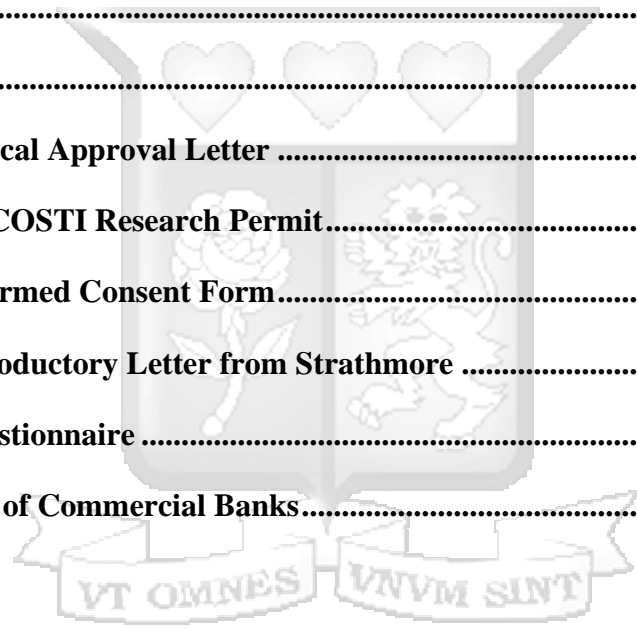
Keywords: Career development programmes, skill development practices, mentoring practices, and goal-setting, employee performance.

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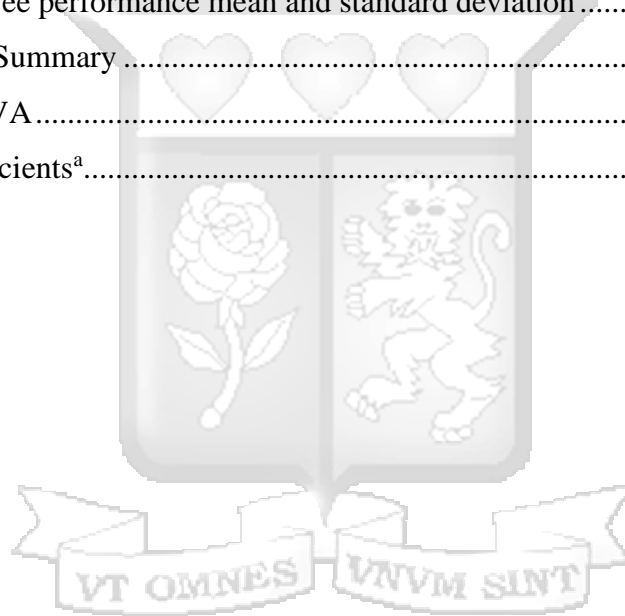
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LIST OF ACRONYMS AND ABBREVIATIONS

CBK	Central Bank of Kenya
CIPD	Chartered Institute of Personnel and Development
DOPU	Drop-Off/Pick-Up
DTMs	Deposit Taking Microfinance Institutions
EFFTRA	Effectiveness of Training Questionnaire
M&As	Mergers and Acquisitions
GMTs	Graduate Management Trainees
HR	Human Resources
HRM	Human Resources Management
KEFRI	Kenya Forestry Research Institute
MUWASCO	Murang'a Water and Sanitation Company
NHIF	National Hospital Insurance Fund
SELPERF	Self-rated Performance
SET	Social Exchange Theory
SLT	Social Learning Theory
SPSS	Statistical Package for the Social Sciences
SMART	specific, measurable, achievable, realistic and time bound
UK	United Kingdom



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CHAPTER ONE

INTRODUCTION

1.1 Background Information

Employee performance in an organization is critically important. The success and prosperity of an organization lie in the employees' ability to deliver their mandate effectively and efficiently (Semwal & Dhyani, 2017). Employee performance further describes employees' capacity to achieve organizational goals, accomplish organizational tasks, realize organizational expectations, attain organizational task targets and achieve task specifications created by an organization to realize the set organization's success (Hughes, 2019).

Despite the importance of employees' performance and organizations' long-term ambitions, many organizations are unable to match employees' skills and competencies to tasks based on their abilities and competencies (Semwal & Dhyani, 2017). Career development practices are key strategic considerations for all organizations regardless of size, sector, market or profile. The development of the capacity and capability of the organization's managers has a fundamental impact on efficiency, effectiveness, morale and profitability of an organization.

There is a lack of or poorly developed continuous career development paths in many organizations. In the face of the dynamic and turbulent business environment, career development programmes for employees are vital to ensure that they remain relevant, competent, and efficient in delivering value (Semwal & Dhyani, 2017). The advancement of careers consists of providing staff with options in their career and this is dependent on the needs of the organisation and those of individual staff.

Career development practices are significant for employees as it shows the extent to which the organisation cares about their development (Antonacopoulou, 2000). The evidence has shown that organisations that provide for employee development are rewarded with industrious employees that use their efforts and skills to meet the objectives of the organisation (Manggis et al., 2018). Career development is among the factors that determine employees' productivity. In the context of the study, career development resources in the banking industry are essential in increasing the capabilities, motivation and overall effectiveness of employees.

The continuous process of acquiring knowledge and skills in an organisation is collectively referred to as career development practices. These are the managerial and technical skills that employees need to develop in reaching their career achievements. Career development practices are significant to the human resources management (HRM) role which aims to enhance the long and short-term capabilities of staff (Napitupulu et al., 2017). Career development practices provide staff with an opportunity to gain experience and assist them grow not only in their current job performance but also consist of professional certification programmes that allow employees to join international professional bodies (Napitupulu et al., 2017). Career development planning is important for both individuals and companies as it is difficult to plan for careers without prior knowledge of the needs of the company and the abilities of employees (van Vianen et al., 2018).

To navigate the labour market, employees need career management skills to better move around the internal labour market of an organisation and at the same time to be aware of the requirements for their skills to remain relevant (Fountain, 2018). Career development enhances the extent to which organisations, groups, and individuals are effective in attaining their goals. It constitutes a visible investment that a company makes in their employee and provides them with new skills, greater confidence, and competencies. The aim of career development is an enhancement of conceptual, technical, moral, and theoretical attainment of tasks given so that staff can reach optimum results (Sinha, 2020).

Career development practices entail career skill development practices, career goal-setting, career mentoring, and career support (Febrianti, 2020). Career skills development practices are needed in organizations because they make employees feel more respected by organizations by spreading out knowledge and skills while changing attitudes towards their patterns of behaviour and job in the workplace. The equipping of staff with great skills development could contribute to bridging the gap between firm performance and industry productivity standards (Manggis et al., 2018). The sufficiency of skills can prepare employees for unknown and unexpected situations.

Goal-setting is a process that is adapted to indicate how, where, and what tasks to complete to attain greater objectives (Greco & Kraimer, 2020). Goal-setting is defined

as a process of establishing definite and specific goals for the individual, group of employees, or the entire organization in pursuit of certain objectives (Aarts, 2019). Setting specific employee goals is important for increasing both job performance and employee performance (Locke & Latham, 2019). Goal-setting is a critical organizational practice that involves the process of setting targets for accomplishment. Goal-setting allows for the design and execution of a career strategy to produce progression toward a specific goal (Hoekstra, 2011). Career goals can indicate which staff has clarity on their future and have targets that guide their actions toward the satisfaction of their specific needs (Greco & Kraimer, 2020). Career goals are assumed to induce effective performance on the job and can serve as a foundation for adequate human resource planning. Shaito (2019) notes that career goals direct behaviour, motivate, clarify thinking, and is a source of career strategy development.

Mentoring is an activity that enables an employee to achieve professional, psychological, and personal development (van Vianen, et al., 2018). It serves as a means of planning change to enhance employees' effectiveness (Nkomo, Thwala & Aigbavboa, 2017). Mentoring is a type of on-the-job training to design critical abilities that enhance employee capability to undertake job functions (van Vianen, et al., 2018). It involves a relationship between a less experienced individual with a more knowledgeable person where the knowledgeable individual gives guidance, counselling, modelling, instructions, professional networking, and sponsorship (Adeoye & Egwakhe, 2019).

Career support consists of different options that include the preservation of present skills, developing abilities, and preparing for future skills (Paposa & Kumar, 2019). These career support programmes allow workers to make progress in a company and also assist them in determining career paths and removing challenges against this progress (Jawabri, 2017). Career support speeds workflow in a company by providing training for employees going through career stability and increasing their work mobility.

Employee performance entails the capability of staff to undertake tasks proficiently, coupled with efficient communication skills, demonstrating superior effort, good interpersonal relations, and team performance contributed to the attainment of

organizational goals (Chen et al., 2020). The sustainability and growth of an organization are anchored on employee performance (Padhi & Panda, 2017). The performance of employees is depicted when conducting a task or job where aspects of task organizational skills, leadership, time management skills, and output proficiency are exhibited (Mbani & Datche, 2016). The concept of employee performance in the banking sector has been measured using different dimensions or indicators.

Some studies (Osborne & Hammoud, 2017; Tatar, 2020) adopted creativity, job satisfaction, quality of work, diligence, efficiency, innovativeness, communication skills, customer relation skills, organizational skills, and leadership skills. In another study, Mukhebi (2019) adopted task completion, quality of output, and timeliness. Productivity, Kyalo (2015) adopted efficiency, quality of work, and performance appraisal to measure employee performance in the banking sector. Task performance has also been adopted in studies (Yuliansyah et al., 2019; Adekiya et al., 2020) to measure of employee performance.

Similarly, along with task performance, contextual performance has been used to assess the component of employee performance in other research (Saeed et al., 2013; Rashid et al., 2016). Task performance describes personal capability in work that leads to a company's technical core. Contextual performance relates to how effective an employee is in their job performance and is supported by their social, psychological, and personal actions in the workplace (Rashid et al., 2016).

Task and contextual performance were adopted as the dimensions of employee performance. These behaviour dimensions of employee performance were adopted as they contribute independently to effectiveness of staff at work. Common contextual performance behaviours include helping co-workers, volunteering for tasks, and defending the organization. Task performance behaviours include achieving assigned objectives, availability at work, attaining perfection, and handling emergencies.

1.1.1 Commercial Banks in Kenya

The key role of commercial banks is to provide financial related services to individuals, business enterprises, governments, institutions, and other parties that require their services. Commercial banks offer a wide portfolio of financial services from withdrawals, savings, deposits, and keeping money on behalf of depositors (Abuzayed,

Al-Fayoumi, & Molyneux, 2018). In Kenya, commercial banks are regulated by the Central Bank of Kenya (CBK) which is responsible for implementing and formulation monetary policies to guide the operations of commercial banks. The functions of the CBK are majorly monetary including currency management by regulating generation and flow and managing government's foreign debt and domestic debt (CBK, 2020).

In the banking industry, career development programmes have been invaluable in increasing employee productivity (Moraa & Muli, 2018). Career development remains important in the banking sector for ease of adaptation to the changing business environment. The programmes not only increase the resourcefulness of employees but also provide them with the chance to learn more about their jobs and hence perform better thereby increasing their productivity and the overall productivity of the company (Moraa & Muli, 2018).

Adeoye and Egwakhe (2019) indicated that the career development programmes process practiced by banks has enormous effects in determining the employees' productivity. These programmes enhance performance of employees at the workplace along with personal skills and update their knowledge to go beyond managerial obsolescence. Thus, commercial banks should have a workforce that has the requisite ability to adapt to the changing business environment (Manresa, Bikfalvi, & Simon, 2019).

1.2 Problem Statement

According to Aldoseri and Almaamari (2020), for commercial banks to attain their mission and vision; its values of innovation, passion, responsiveness, integrity, and professionalism must be adopted by its employees. Employees afforded timely career development programmes through induction and orientation, mentoring, coaching, job enlargement, and job rotations perform well in their job roles (Sahle, 2017).

Nonetheless, the efficiency and effectiveness of these employees resonate with the level of technology existing within the career development programmes atmosphere. Further, career development programmes are important because they empower staff due to the chance of being given more responsibility as well as enhance employee cooperation (Padhi & Panda, 2016).

Kenya's banking sector continues to face turbulence from heightened competition in FinTech, changing consumer expectations, evolving workplaces, technological advancement, changing regulations, and the recent COVID-19 pandemic which have all changed the dynamic of employees' skills and competencies (Kipsegerwo, Kimutai & Chege, 2016). Employees are the most valuable resource for organisations to achieve and maintain competitive advantage as firm objectives are actualized by employee performance.

In 2020, 2,211 customers were served by one employee which was an increase from the 1,956 customers served by 1 employee in 2019 indicating the changing demands in increasing efficiency in customer service by embracing technology (CBK, 2020). The CBK (2020) recommended financial institutions enhance the training of employees to increase risk management, and incident response plans, and update business continuity. Statistics also show that Kenyan subsidiary banks increased their employee count from 6,706 in 2019 to 7,244 in 2020 which signified an increase of 8 % (CBK, 2020).

Banking sector staff are introduced to the workplace through orientation and deployed in different departments and functions through job rotation. Mentorships and coaching are used as a means to empower inexperienced staff for leadership and management positions in their future career in the industry undergraduate management trainees (GMTs) programmes (Akoth, 2022). However, not all staff is recruited under GMTs which means they do not enjoy this level of training and thus lack the ability to match the dynamic working environment thus affecting performance.

Locally, there is research that has investigated the link between career development practices and employee performance. Mundia and Iravo (2014) research in the education sector found that mentorship programs played a role in employee performance through knowledge transfer, career development guidance, and skills enhancement. Mark and Nzulwa (2018), Shuriye and Wambua (2018), Ratemo, Makhamara, and Bula (2021), Kathukya, Machogu, and Igoki (2021) research in public sector organisations found a statistically significant positive relationship between mentoring, goal-setting, skills development and employee performance was established.

The strategies, market environment, operations, and employees in these organisations differ from those in commercial banks. Commercial banks, unlike other sectors, experience frequent and regular regulatory changes, high turnover of staff, are more susceptible to changing digital environments, and also experience a higher level of mergers and acquisitions (M&As) which affect skills and knowledge demands for staff (Waiganjo, 2019; Ntinyari, 2017; Njenga, 2019). Hence, the proposed study sought to investigate the influence of career development programmes on the performance of employees in commercial banks in Kenya.

1.3 Research Objectives

1.3.1 General Objective

This study investigated the influence of career development programmes on employee performance in commercial banks in Kenya.

1.3.2 Specific Objectives

The specific objectives were;

- i. To determine the influence of career skill development practices on the performance of employees in commercial banks in Kenya
- ii. To establish the influence of career mentoring practices on the performance of employees in commercial banks in Kenya
- iii. To establish the influence of career goal-setting practices on the performance of employees in commercial banks in Kenya

1.4 Research Questions

The study answered these questions:

- i. What effect does employee mentoring have on the performance of employees in commercial banks in Kenya?
- ii. What is the effect of employee skills development on the performance of employees in commercial banks in Kenya?
- iii. What is the influence of employee goal-setting on the performance of employees in commercial banks in Kenya?

1.5 Scope of the Study

The study was limited to skill development, mentoring, and goal-setting concepts of career development practices and task and contextual performance as concepts of employees' performance in Kenya's banking industry. Also, the study was limited to the secretarial and other staff categories of employees which were selected as it benefits from supervision and guidance from staff above their stations and is thus experienced in receiving career development to advance to management and supervisory positions in their respective institutions. Thus, it did not include management, supervisory, and clerical staff in the sample. Geographically, Nairobi County was the focus of this study. The rationale for choosing the banking industry is informed by the fact that when considering the value and importance of career development programs, the banking industry is the ideal given the prompt and quality service delivery required. The study was conducted from April 2022 to January 2023.

1.6 Significance of the Study

The outcomes of the study seek to help the banking sector's top management in enhancing employee productivity, the formulating and implementing policies that enhance career development programs. The study will be of significance to human resource managers in the banking sector to identify what approaches of career development have the most effect on the performance of their staff. The recommendations from this study if adopted may contribute to improved performance of employees and thus overall improved performance of the organization. The employees of an organisation are the "tools" through which the objectives of an organisation are actualised and achieved.

To this extent, the study hopes to be of importance to employees in commercial banks as it provides an opportunity for providing insight on how their performance may be enhanced by receiving support from their employers in their career development and thus giving more to the organisation while enjoying their career progress.

The performance of the banking sector has received much academic and research attention. In this context, this study aimed to add valuable knowledge on the importance of career development and performance of employees in the sector while adding

knowledge in terms of refuting or supporting existing theories and models of career development while also unearthing future areas of research.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The theoretical framework is introduced in this chapter along with an empirical review of existing material on the relationship between independent and dependent variables. Other content in this chapter is the literature review summary and gaps are identified

that subsequently lead to the development of the conceptual framework and operationalization of variables.

2.2 Theoretical Review

In this subsection of the chapter, three theories are presented, described, and their relevance to the study is illustrated. These are the social exchange theory, social learning theory, and goal-setting theory.

2.2.1 Social Exchange Theory

The Social Exchange Theory (SET) is credited to Homans (1958) and has been further developed by other scholars (Gouldner, 1960; Blau, 1964; Emerson, 1976). SET is described as a theory that has been influential in understanding behaviour in the work environment. It is a cost-benefit model that explains societal behaviour as a collection of interactions based on costs (punishments) and benefits (rewards). As such, any human interaction can be understood as expected costs and benefits (Lartey, 2021).

The theory assumes that interactions that result in approval (benefits, rewards) have a greater chance to be performed again than those that lead to disapproval (punishments, costs). The benefits and approvals are those that are deemed positive from a relationship (Cropanzano & Mitchell, 2005). Costs or disapprovals are those that are deemed negative from an interaction. Financial incentives, joy, social recognition, workplace promotion, acknowledgements, friendship, fun, or success in a test are linked to rewards and benefits. Likewise, anger, disagreement, time wastage, failure, and reprimands are associated with costs and punishments (Cropanzano & Mitchell, 2005). SET suggests that interactions have a higher chance to be repeated if expected benefits or rewards go beyond the expected punishments or costs. This means that an individual will stay in a relationship with an organisation or others if the expected benefits of this interaction are greater than the expected costs.

The application of SET to an organisation and an employee can be interpreted based on the positive contributions that an employee makes to an organisation and the investments organisations make to empower employees. This investment in career development results in better job performance as a result as employees reward the organisation due to the investments made to their careers.. The SET is applied to show

how the benefits an employee receives through skills development are exchanged for with employee superior performance.

2.2.2 Social Learning Theory

The social learning theory (SLT) was advanced by Bandura (1977) who asserted that learning would be hazardous and tiresome if individuals relied on only the influence of their actions to know what to do. Luckily, most individual behaviour is learned through observation from others, and this influences a person how behaviour is performed and can be used as a basis for future actions (Ofobruku & Nwakoby, 2015). Merriam and Carafarella (1999) further express the relevance of SLT about learning among adults showing the significance of social context and describing the process of mentoring and modelling.

According to Brashear et al. (2019), mentoring is a strategy used in training and is in line with the SLT principles which emphasize learning by observation and enactment. Observational learning happens when an individual imitates or observes the actions of the mentor. On the other hand, enactive learning occurs through interaction among the mentor and protégé. The SLT indicates that an individual is likely to learn from the mentor by receiving psychosocial and career support and a role model on whom they can base their behaviours and actions. The evidence from research adopting the SLT shows that a mentor can also enhance their performance when providing mentorship to lower-ranking employees. In such a study, Ghosh and Reio (2013) reported that mentors revealed having greater job satisfaction and commitment to the organisation in comparison to peers not offering mentorship in the workplace.

The SLT is thus adopted in this study in its description of the importance of mentoring mentees which promotes individual employee performance in the organisation while contributing to overall company performance. The two dimensions of observational learning and enactive learning occurs are used in this case to understand how employees can observe and imitate the actions of their mentor by role modelling. In terms of enactive learning, constant interaction between the mentor and employee at the workplace ensures that there is psychosocial and career support for trainees.

2.2.3 Goal-setting Theory

Latham and Locke (1990) introduced goal-setting theory which is associated with individual task performance. It asserts that specific and challenging goals accompanied by appropriate feedback provide higher and better performance in individual tasks. Goals provide and indicate the direction to a person on what is required to be done and how much effort is required to attain this end. A specific and clear goal contributes to higher performance and greater results.

These goals must also be unambiguous, clear, and measurable and must be attached to a due date for completion (Luthans, 2011). The goal-setting theory is based on four principles of goal acceptance/goal commitment, goal specificity, goal difficulty, and feedback on progress toward the goal. The goal difficulty component of the theory explains that goals for employees should be realistic and challenging and this can provide an individual with a sense of pride and triumph when they attain them, and this contributes to their attainment of another goal (Locke & Latham, 2002).

There is a need for better and more suitable relaying of information on the performance of an individual and this can direct future behaviour and greater levels of performance. The theory argues that there is a need for feedback on the performance of a goal by an employee and this contributes to their job satisfaction (Locke & Latham, 2002). The specificity of these goals is matched to the overall mission and vision of the organisation. According to Armstrong (2009), there is a need for agreement on goals and objectives with employees against which managers can assess performance.

In terms of commitment, Luthans (2011) asserts that commitment only is not enough to accomplish these targeted goals and there is a need for employees to accept these goals. Bhatia (2006) claims that the participation of employees in setting goals is not always desirable; however, it leads to more involvement and makes goals more acceptable. It is therefore; goal-setting that leads to higher performance through enhancing efforts and motivation levels.

The theory is adopted as measures from Latham and Locke (1990) which are based on a 5-point Likert scale were used to measure goal setting. The instrument has a total of 53 items; however, the study adapted the instrument to the goal clarity component which is a 4-item scale on which respondents are asked to indicate their agreement level

to goal acceptance/goal commitment, goal specificity, goal difficulty, and feedback on progress toward the goal.

2.3 Empirical Review

This empirical review is presented in tandem with the research objectives. The review discusses previous studies on career development programmes and how these have impacted employee performance.

2.3.1 Career skill development practices and employee performance

In their study in Saudi Arabia, Fahir and Tader (2021) assessed impact on improving employee performance by using a qualitative study approach recruiting twelve general management staff. Academic training was critical for skills development. A positive relationship between skills development on work performance was established by employees showing more competence translated into better performance. Shifting from the qualitative approach to research, Saramolee et al. (2022) conducted empirical research on how corporate performance was influenced by specialized skills development among a sample of 392 personnel management in hotels. Employing a quantitative approach, skills development considered in the study were communication, leadership, problem-solving, and teamwork skills. The study showed that social and expert skills influenced corporate performance including communication, leadership, problem-solving, and teamwork skills thus influencing employee development.

Focusing attention on the garment industry in Bangladesh, Mamy, Shabbir, and Hasan (2020) evaluated this relationship using mixed methods approach among 170 respondents from two companies collecting secondary and primary data. Skills development had a positive effect on performance after training and only a small % age of respondents was not able to develop their presentation skills. While the previous study used two firms for their sample, Baten (2018) study in Bangladeshi's garment industry adopted a case study design and included 420 employees from the human resources (HR) department and factory workers. Questionnaires and interviews and based on their opinions. Findings revealed training and development programs assisted staff in creating motivation and developing skills and their overall performance. The studies varied in their research design and also on their inclusion of respondents.

Using a sample of low-level staff from the banking, transport, poultry, banking, and vehicle manufacturing industries in South Africa, Naong (2014) studied the impact of skills development on individual performance adopting a survey research design. The Effectiveness of Training Questionnaire (EFFTRA) was used to assess skills development while Self-rated Performance (SELPERF) measured individual performance. The findings revealed no support for a clear relationship between training and self-reported improvements in performance. The study adopted instruments that have validity and reliability established from other studies and has been widely adopted before and did not develop research instruments specific to the study.

In Kenya, Ratemo, Makhamara, and Bula (2021) created an instrument that adopted opportunities for skills development at Kenya Forestry Research Institute (KEFRI). The sample consisted of 121 respondents selected by stratified sampling procedure and adopting a descriptive research design. The study adopted efficiency, productivity, customer feedback, and meeting deadlines as measures of employee performance. From the findings, skills development opportunities influenced employee performance. The study was, however, limited to Kiambu County.

A similar study was done by Kathukya, Machogu, and Igoki (2021) on career management practices and employee performance at Murang'a County's Water and Sanitation Company (MUWASCO). A sample of 127 workers was surveyed. A descriptive research design was adopted where ample resources and talent growth measured skills development. The results showed there was the implementation of skills development in the organisation; however, the organization has not provided adequate resources to support skills development.

2.3.2 Career mentoring practices and employee performance

In a study in the hotel industry, in the United Kingdom (UK), Neupane (2019) looked into the effects of mentoring on employee performance utilizing a sample of 172 supervisors and managers with prior experience in mentoring and coaching selected using a convenience sampling technique. Knowledge, skills, attitudes, abilities, confidence, and professional development were used as constructs of employee performance. The findings provided evidence showing that mentoring was correlated positively and had significant effects on employee performance.

While Neupane (2019) used managers and supervisors as a source of information, Oladimeji and Sowemimo (2020) study recruited 233 guest services staff. Descriptive research was used while quota sampling methods were employed to recruit respondents. The mentoring practices considered were exposure, counselling, and role modelling which had positive and significant but weak consequences on employee performance. The inclusion of supervisory staff and support staff into the sample eliminated respondent bias by including diverse respondents in the study.

Other studies have been done in a University environment and include Uchenna and Nkechi (2019) case study research which identified knowledge transfer and psychosocial functions as dimensions for mentoring. A 13-item survey was administered to 192 Graduate Assistants to lecturer one-level respondents. Using a correlational analysis approach, findings reported a positive and significant connection between mentoring practices and employee performance. However, these findings were only generalizable to academic staff.

Including both academic and non-academic staff, Mundia and Iravo (2014) executed a survey design where sixty-two members of top and middle management staff were fit into the sample. Career development guidance, knowledge transfer, and skills enhancement were mentoring indicators while performance appraisal ratings measured the performance of staff. It was found that employee performance was enhanced by mentorship programs. However, the study used secondary data to measure the dependent variable while this study aims to use primary data from respondents.

Using a sample of librarian staff, Adewuyi and Makinde (2018) evaluated the relationship between mentoring practice and job performance by employing a correlational research design. The mentoring practice variable was conceptualised as knowledge sharing and job performance was used to measure the performance of employees using a structured questionnaire administered to sixty-five librarians. The study established that mentoring practices were low but a significant effect between mentoring practices and job performance was established.

Going beyond a specific industry, Chatterjee, Dey, and Chaturvedi (2021) used a sample of millennials from different industries to examine the connection between mentoring and job performance. The research was founded on a quantitative approach

using multistage sampling to select 122 mentees where role modelling, psycho-social support, and career support were the independent variables. The 9-item Mentoring Functions Questionnaire (MFQ-9) was adopted while task and contextual performance measured job performance. The results indicated that task, contextual, and total job performances were all influenced by the independent variables. The findings from this study would not be generalizable to a specific industry as it focused on millennials who worked in various sectors.

While previously reviewed studies (Adewuyi & Makinde, 2018; Mundia & Iravo, 2014; Uchenna & Nkechi, 2019; Oladimeji & Sowemimo, 2020; Neupane, 2019) on mentoring adopted instruments developed by researchers and focused on a specific industry, Chatterjee et al. (2021) used instruments that have been widely used before and included mentees from different industries. Moving away from private sector companies, Mark and Nzulwa (2018) adopted a case study design at National Hospital Insurance Fund (NHIF) which is a state-owned entity. Eighty staff responded to a structured questionnaire where mentoring was measured by a 5-point Likert scale with statements on awareness on mentoring, accessibility of mentors, participation as mentors or mentees, and benefitting from mentorship. Absenteeism, sick off, exit, and performance appraisal was adopted as proxies for employee performance. Out of the results, a statistically significant positive relationship between mentoring and employee performance was established.

2.3.3 Goal-setting practices and employee performance

In their research, Asmus, Karl, Mohnen, and Reinhart (2015) adopted an experimental design to assess the impact of goal-setting on worker performance in Germany. Using a sample of 120 participants was assigned to four different groups identified as no goal, quantity maximization, quality maximization, and energy consumption minimization. The outcome provided evidence that worker performance was enhanced when a goal-setting approach was adopted. This effect was observed for quantity maximization, quality maximization, and energy consumption minimization groups in the sample.

Limiting their study to desk research, Akinlabi, Dogo, and Asikhia (2020) investigated goal-setting effects on employees' performance among universities registry workers in Nigeria. The goal-setting variable was operationalized using specific, measurable,

achievable, realistic, and time-bound (SMART) goals, clarity, challenge, commitment, and complexity dimensions while employee performance was assessed using process and time efficiency, adaptability, task, and contextual performance dimensions. Goal-setting was found to be a strategy that enhanced performance as it stimulated their effort toward the attainment of set goals. However, the study was limited to content analysis and did not adopt inferential analysis methods to determine the relationship.

Utilizing a descriptive research design and adopting statistical methods of analysis, Khan (2014) investigated how goal-setting impacted job performance in Pakistan among 282 low and middle-level staff from local and international non-profit organisations. Goal-setting was measured by five items measured on a five-point Likert scale while job performance was assessed using four items measured on a seven-point Likert scale. The findings exposed goal-setting's strong influence on job performance with the majority of employees sharing that easily achievable goal needed little arduous work then performance increased and those that were hard to achieve required extra effort. This study provided empirical evidence on the variables and this approach has also been adopted in other studies.

In Kenya, Shuriye and Wambua (2018) measured the influence of firm performance management practices on employee productivity in Garissa County government. The sample comprised 347 employees selected using a stratified random sampling procedure where structured questionnaire was administered to collect information. Timely, specific goals and measurable goals were indicators for goal-setting while employee productivity was measured by employee targets, timely delivery, and service quality. The results revealed a positive effect of goal-setting on employee productivity existed.

Utilizing a case study approach, Odongo and Wachira (2018) assessed the effect of motivational strategies on a company selecting seventy-five of its staff using stratified random sampling. Using a descriptive research approach, the findings indicated XYZ Company had utilized different strategies to motivate staff from goal-setting and this contributed to performance and motivation among employees. The findings illustrated

that staff understood their tasks and had clarity on targets to be attained and this enhanced their efforts towards these goals.

2.4 Literature Review Summary and Knowledge Gap

There were several gaps identified following the empirical review. Focusing on studies conducted in the local context, there exist knowledge gaps in the commercial banks' sector as evidence found was from the public sector (Mundia & Iravo, 2014; Mark & Nzulwa, 2018; Shuriye & Wambua, 2018; Kathukya et al., 2021; Ratemo et al., 2021). These studies have, however, provided insight into the relationship between career development practices and employee performance. Nevertheless, these studies have been limited to case studies (Mark & Nzulwa, 2018; Odongo & Wachira, 2018) and thus do not incorporate the different structures and cultures represented in different organisations. Moreover, desk research (Mundia & Iravo 2014) has been used implying that there is less empirical evidence on the relationship between skills development, mentoring, and goal-setting which is a gap that this study aimed to fill. In Table 2.1, further research gaps are summarized in an illustration showing the major finding from each of the studies, the research gap identified from each study, and how the present study filled this gap.

Table 2.1: Literature Review Summary and Knowledge Gap

Author	Topic	Findings	Research gap	How the study filled the gap
Fahir & Tader (2021)		Skill development has a positive impact on employee performance	The study adopted a qualitative research design using a sample of twelve respondents from academic staff	The study employed a quantitative research design using a larger sample of staff in the banking sector

Saramolee et al. (2022)	Professional Skills Development Affecting Organizational Learning and Corporate Performance: An Empirical Study in Thailand	Skills development can influence employees' development in learning organizations.	The study focus was on professional skills development in corporate performance	This study focused on employee performance vis a vis skills development
Mamy et al. (2020)	The Influence of Training and Development in Employee Performance: A Study on Garments Sector, Dhaka Bangladesh	Skills development had a positive effect on performance after training	The study used primary and secondary data from the garment industry using two case studies	This study used primary data from staff in the thirty-nine commercial banks
Baten (2018)	How Training and Skills Development Improve Employee's Performance, Moral, and Motivation: A Study Performed in	Training and Skills development programs helped employees develop performance	The research adopted a case study from the garment industry	This study focused on respondents from commercial banks in Kenya

	Nippon Garments Industries Ltd.			
Naong (2014)	The Impact of Skills- Development Training on Lower-Level Employee's Motivation and Job in Satisfaction – A Case Study of Five South African Companies	No support for a clear relationship between training and self-reported improvements in performance	The dependent variable was employee motivation and job satisfaction.	The study was limited to the commercial banking sector in Kenya with employee performance as a dependent variable
Ratemo et al. (2021)	Career Development And Employee Performance In Forestry Research Institute Headquarter In Muguga, Kiambu County	Skills development opportunities were found to have significant effects on employee performance	The study was limited to staff in one county; the study was also done in a public institution –	The study was done in each of the thirty-nine commercial banks' head offices in Nairobi County
Kathukya et al.(2021)	Effect of Career Management	A positive and significant effect of skills	The study was limited to staff in one county;	The study was done in each of the thirty-nine

	Practices on development of Employee Performance in Murang'a Water and Sanitation Company Limited	the study was also done in a public institution	commercial banks' head offices in Nairobi County
Neupane (2019)	Effects of Mentoring Coaching and Mentoring on Employee Performance in the UK Hotel Industry	The study was limited to the hotel industry and had a positive significant effects on employee performance	The study was conducted in the commercial banking sector in Kenya
Oladimeji & Sowemimo (2020)	The Effect of Mentoring on Employee Job Performance in the Nigerian Service Sector.	Exposure, counselling, and role modelling had positive and significant but weak effects on employee performance.	The study was limited to the hotel industry and conducted in the commercial banking sector in Kenya
Uchenna & Nkechi (2019)	Effect of Mentoring Practice on employee Performance: A Case Study of Abia State	A positive and significant relationship between mentoring practices and employee	The study was limited to academic staff in a university and done among secretarial and other staff who benefit from career development opportunities

	University Uturu, Nigeria	Performance was found		from managers and supervisors;
Mundia & Iravo (2014)	Role of Mentorship Mentoring Programs on the Employee Performance in Public Universities in Nyeri County, Kenya	Mentorship programs played a role in employee performance	The study was done using a desk research approach	this study was implemented as a field study collecting primary data from respondents
Adewuyi & Makinde (2018)	Mentoring Practices and Years of Work Experience as Predictors of Job Performance of Cataloguers in Workplace: A Case Study of Nigerian Libraries	A significant relationship between mentoring practices and job performance was established	The study was limited to librarian staff	This study was done among secretarial and other staff who benefit from career development opportunities from managers and supervisors
Chatterjee et al. (2021)	Effect of Mentoring Mentoring on Job Performance among Indian Millennials: A	Mentoring influences employee performance	The study was done in automotive, electrical, chemical, energy,	This study was done among secretarial and other staff who benefit from career

	Quantitative Study.		metallurgical, construction, food, glass, textile and clothing, consumer goods industries	development opportunities from managers and supervisors
Mark Nzulwa (2018)	& Effect of Career Development Programs on Employee Performance in Kenya NHIF	of A statistically significant positive relationship between mentoring and employee performance was established	The research adopted a case study design and was done in a public institution	This study was a survey of multiple banks
Asmus et al. (2015)	The impact of goal-setting on worker performance - empirical evidence from a real-effort production experiment	Goal-setting improved worker performance	The study adopted an experimental research design	The study adopted a descriptive research design
Akinlabi et al. (2020)	Goal-setting and Employee Performance: A Study of Southwest Universities'	Goal-setting can be used to improve the performance of registry workers	The research was limited to university students and also limited to content analysis	This study used descriptive and inferential statistical tools to analyse data

	Registry Workers in Nigeria.			
Khan (2014)	The Impacts of Goal-setting and Curiosity on the Employee Job Performance from the NGO Sector in Pakistan	The findings exposed goal-setting strong effect on job performance	The sample of the study was done in the non-profit sector	The study was done in the for-profit sector
Shuriye & Wambua (2018)	Organizational Performance Management Practices and Employee Productivity in Garissa County Government,	A positive and significant effect of goal-setting on employee productivity existed.	The study was limited to a public organisation	This study was done in a for-profit sample of organisations
Odongo & Wachira (2018)	Effect of Motivational Strategies on Organizational Performance	Goal-setting had a positive effect on employee performance	The study adopted a case study research approach	This study used a descriptive research design

Source: Researcher (2023)

2.5 Conceptual Framework

Figure 2.1 shows indicators for skills development, mentoring practices, and goal-setting as independent variables. Contextual and task performance measures are adopted as indicators for employee performance.

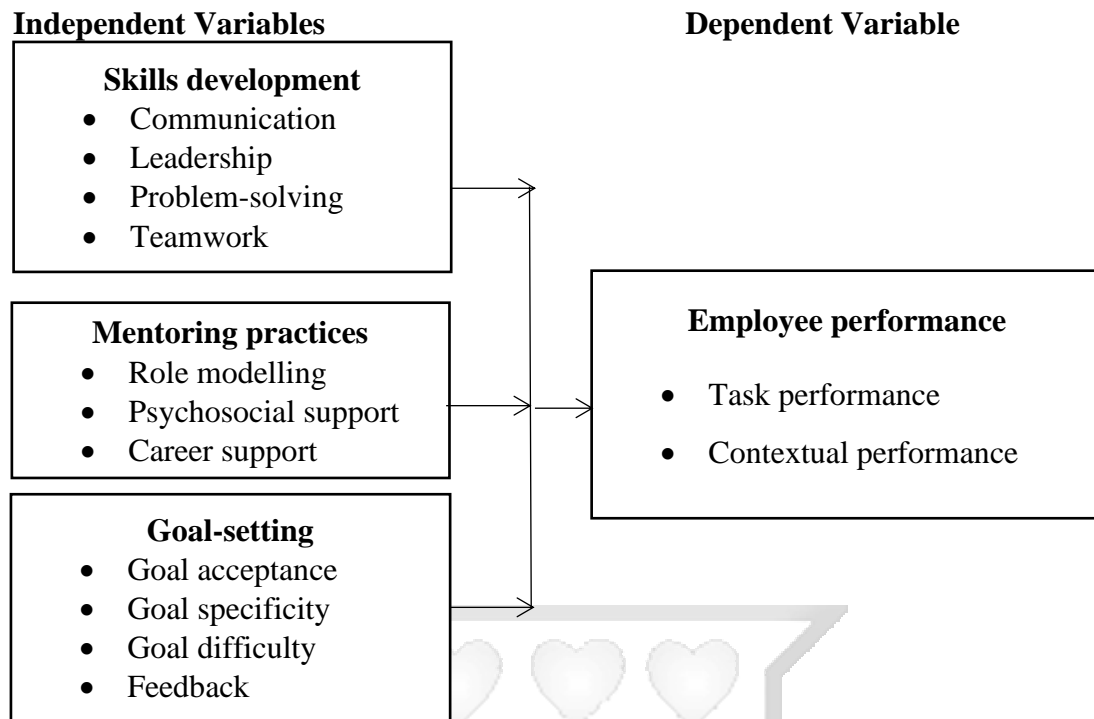


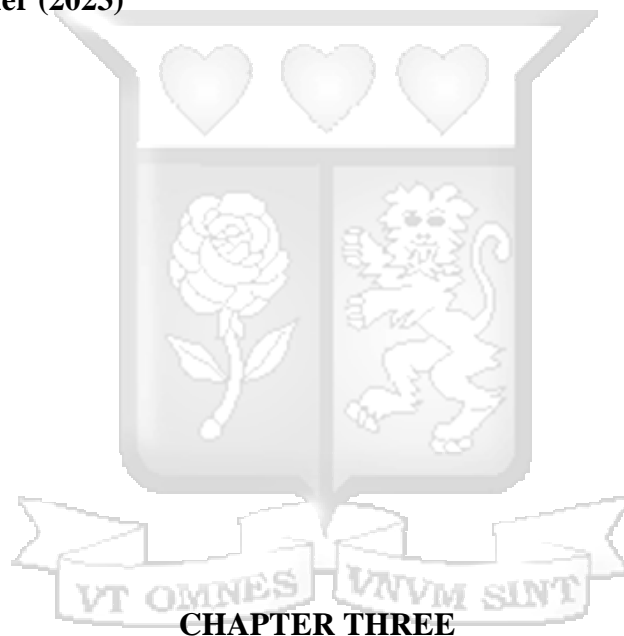
Figure 2.1: Conceptual framework

Table 2.2: Operationalization of variables

Variables	Indicators	Scale of measurement	Supporting literature
Skills development	<ul style="list-style-type: none"> • Communication • Leadership • Problem-solving • Teamwork 	5 – Point Likert scale	Saramolee et al. (2022)
Mentoring practices	<ul style="list-style-type: none"> • Role modelling • Psychosocial support 	5 – Point Likert scale	Chatterjee et al. (2021)

	<ul style="list-style-type: none"> • Career support 		
Goal-setting	<ul style="list-style-type: none"> • Goal acceptance • Goal specificity • Goal difficulty • Feedback 	5 – Point Likert scale	Latham & Locke (1990)
Employee performance	<ul style="list-style-type: none"> • Task performance • Contextual performance 	5 – Point Likert scale	Akinlabi et al. (2020)

Source: Researcher (2023)



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research philosophy, research design, target population, sampling techniques, sample size, data collection methods, research quality, and ethical considerations.

3.2 Research Philosophy

The positivist research philosophy introduced by French Philosopher August Comte was used. Positivists support the opinion that true knowledge is founded on sense experience and can be achieved by experiment and observation (Antwi & Hamza,

2015). Positivists agree that reality is objective and can be measured using different properties that are free from instruments and researchers; in other words, knowledge is deemed quantifiable and objective. This philosophy matched the research aim which was to measure influence of career development practices on employee performance by collecting data from respondents. The main objective of positivist research is to uncover the truth and present it through empirical methods (Antwi & Hamza, 2015).

3.3 Research design

The study adopted a descriptive survey design which provides an accurate account of the characteristics of individuals, situations, or groups. Descriptive survey design involves asking a set of questions to a large group of respondents on a particular of a topic (Creswell & Plano-Clark, 2011). Descriptive survey design outlines the subjects with clarity, what is their role, when, where, and how this subject was influenced by a topic, and the implication if not studied (Nassaji, 2015). Therefore, a descriptive survey design was most appropriate in conducting this research on the contribution of career development on employee performance among commercial banks in Kenya.

3.4 Population and Sampling

Population refers to an aggregate of subjects to be studied in a universe (Stillwell & Clarke, 2011). The employment numbers from the Bank Supervision Annual Report categorizes staff into management, supervisory, and clerical staff (CBK, 2021). The population was 32,440 staff while the target population consisted of 2,498 secretarial and other staff categories. This group was selected based on the leadership and support they need from management and supervisory staff to progress their careers in the banking sector.

3.4.1 Sampling Procedure

Sampling is a process where a share of the target group is chosen to represent it in the study (Cooper & Schindler, 2014). A stratified random sampling method was used to disaggregate respondents by their respective organization. This means the strata were based on the thirty-nine commercial banks (Appendix 6). Stratified sampling divides the population into homogeneous, mutually exclusive subgroups known as strata (commercial banks). Before selecting a sample, a population can be segmented into a specified variable of interest that has a value for all units in the sample frame

(Taherdoost, 2016). Thus, from each commercial bank, respondents were selected using simple random sampling by employing the lottery method.

3.4.2 Study Sample Size

The sample size of a survey most typically refers to the number of units that were chosen from which data were gathered (Omona, 2013). Yamane (1967) provided a simplified formula to calculate sample sizes presented below which gives a sample size of 344 from a target population of 2,498 as summarised below:

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

Where:

n = Sample size

N = Population size

e = is the level of precision (0.05).

In selecting this sample, employees that have been in the respective organisation for more than three years were excluded as most career development programs, especially for new staff is done within the first three years. This implies that employees in secretarial and other level categories were the focus of this study as they were perceived to represent the entry-level staff benefitting from career training programs.

3.5 Collection of Data

Questionnaires are the most prominent tool in collecting data from a large pool of respondents in a standard approach. These are widely used to collect data in quantitative studies which aim to determine interaction among variables. Questionnaires are distinguished between structured and unstructured where the former limit responses to predetermined options while the latter allows respondents to give information in their own words. Between the two, a structured questionnaire (Appendix 5) designed from adapting items from previous empirical studies was employed. The instrument's first section asked for general information; the second section had questions on skills development (16 items), mentoring (9 items), goal-setting (19 items), and employee performance (14 items). The instrument consisted of close-ended question items. The 5-point Likert scoring system was used where respondents ranked the items based on

“1-Strongly disagree”, “2-Disagree”, 3-“Moderately agree”, “4-Agree”, “5-Strongly agree”.

In its administration, the researcher used the drop-off/pick-up (DOPU) method which was done in each of the 39 commercial banks’ headquarters in Nairobi County after gaining permission from each head office. The DOPU method has been associated with higher response rates produced by the personal interaction to reduce non-coverage error (Trentelman et al., 2016). In administering the instrument, the research sought to reach nine respondents from each commercial bank where the total sample size was divided by the number of institutions.

3.6 Research Quality

The quality of research is determined by the reliability and validity of data collection tools. In this section, the concept of validity and reliability are introduced, and the researcher outlines procedures used to achieve these qualities.

3.6.1 Validity

Validity is the degree to which data collected consists of the specific area under study and the instruments used are measuring what is under study (Ghauri & Gronhaug, 2005). Face validity, criterion validity, construct validity, and content validity are some types of validity. Out of these, content and construct validity were pursued. Content validity describes the degree to which an instrument’s items can be generalised while construct validity explains how well items have been translated or operationalised (Taherdoost, 2016). The validity of the instrument was enhanced by adapting past constructs and items from previous studies for which their validity had been confirmed.

3.6.2 Reliability

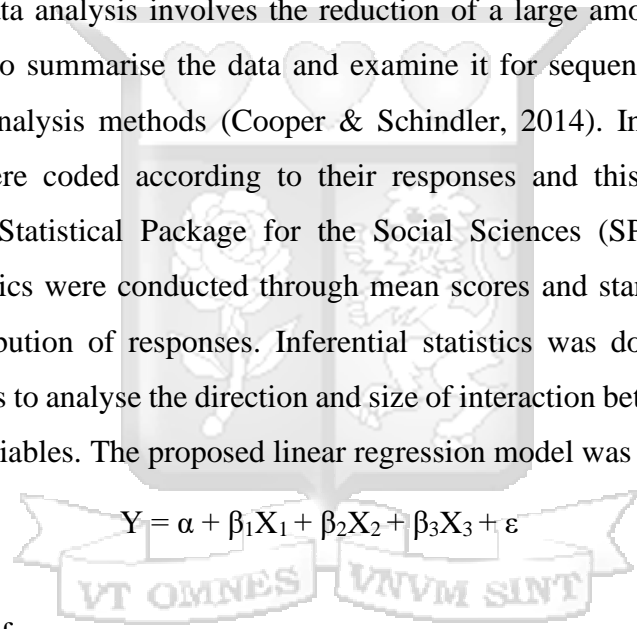
Taherdoost (2016) describes reliability as how well an instrument can give consistent and stable results when repeated in similar situations. Since the instrument is based on a Likert scale, internal consistency was used to achieve validity and reliability. The Cronbach Alpha coefficient is a widely used approach to check the internal consistency of items used in an instrument. To do this, a pilot study was conducted from a sample of ten respondents sampled from five leading Deposit Taking Microfinance Institutions (DTMs) as they provide similar services to commercial banks. A pilot study is a small-scale study that is undertaken to check the appropriateness of an instrument in terms of

its wording and structure and is also known as pre-testing an instrument (Vogel & Draper-Rodi, 2017). Participants for the pilot were selected randomly and were excluded from the final sample size.

There is no rule of thumb in interpreting the Cronbach Alpha coefficient (Robinson 2009). However, Hinton et al. (2004) suggested different categories for describing reliability: excellent reliability (0.90 and above), high reliability (0.70-0.90), moderate reliability (0.50-0.70), and low reliability (0.50 and below). A Cronbach Alpha coefficient value of 0.70 and was deemed sufficient for this study's instrument reliability.

3.7 Data Analysis

The process of data analysis involves the reduction of a large amount of data into a manageable size to summarise the data and examine it for sequences or patterns by using statistical analysis methods (Cooper & Schindler, 2014). In this process, the questionnaires were coded according to their responses and this information was entered into the Statistical Package for the Social Sciences (SPSS) for analysis. Descriptive statistics were conducted through mean scores and standard deviation to capture the distribution of responses. Inferential statistics was done through linear regression analysis to analyse the direction and size of interaction between independent and dependent variables. The proposed linear regression model was presented as;


$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y = Employee performance

α = Autonomous function

β_1 , β_2 , and β_3 = Slope of the function of each function attribute

X_1 = Career skill development practices

X_2 = Career mentoring practices

X_3 = Career goal-setting practices

ε = Error term

3.8 Ethical Considerations

In fulfilling ethical obligations, the study gained ethical clearance from Strathmore University Institutional Ethics Review Committee (SU-IERC) found in Appendix 1.

Thereafter sought a research license from National Commission for Science, Technology, and Innovation (NACOSTI) was obtained as seen in Appendix 2 for the research license. Individually, the researcher kept any information provided by the respondents in confidence as this was not shared and was password protected as each of the forms was captured into the computer. Additionally, an informed consent form (Appendix 3) and a letter from the University introducing the student to respondents (Appendix 4) was attached to the instrument providing relevant information on the study and information on their rights. One of these rights is voluntary participation which allowed respondents to participate or not and further guarantees their anonymity by not asking for any identifying information.

The image shows a large, faint watermark of a university crest in the background. The crest features three hearts at the top, a shield with a rose and a lion, and a banner at the bottom with the Latin motto "VT OMNES VNVM SINT".

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter contains findings from analysis presented and interpreted in subsections that consist of the response rate, reliability findings, background information, descriptive findings, and output from the multiple regression analysis.

4.2 Response rate

Out of the 344 questionnaires administered, 252 were returned and used in analysis indicating a response rate of 73.3 % which is acceptable. The high response rate was achieved as the researcher contracted research assistants for the data collection exercise.

Table 4.1: Study's response rate

Category	Number	%
Questionnaires administered	344	100.0
Questionnaires returned	252	73.3
Questionnaires not returned	92	26.7

Source: Field survey (2023)

4.3 Reliability

A pilot study was conducted to determine instrument reliability from which several modifications were made to the instrument. One, skill development had sixteen items which were consequently reduced to twelve while goal-setting items were reduced to twelve from nineteen items. The researcher deleted items that lowered the reliability scores of these variables and was thus able to attain a high Cronbach value. Table 4.2 shows that each variable had a score that was higher than 0.8. Hinton et al. (2004) suggested different scores that fall between 0.70 - 0.90 indicate high reliability.

Table 4.2: Reliability Statistics

Variables	Cronbach's Alpha	N of Items
Skills development	0.809	12
Mentoring	0.946	9
Goal-setting	0.902	12
Employee performance	0.941	14

Source: Pilot study (2023)

4.4 Background information

This section presents findings on background information for respondents and consists of their work experience and their highest level of education as indicated by their frequency distributions.

4.4.1 Work experience

In terms of work experience, the results indicate that most had 2-3 years' experience accounting for 61.5 % of the sample followed by 25.8 % who had 4 – 5 years' experience while the least group were those with five years' experience who accounted for 12.7 % of the sample as seen in Table 4.3. The respondents with more than 3 years' experience were those employees who had worked under contractual agreements and so had much more experience with the banking sector, but later participated in career development programs.

Table 4.3: Work experience

Work experience	Frequency	%
2-3 years	155	61.5
4-5 years	65	25.8
More than 5 years	32	12.7
Total	252	100.0

Source: Field Survey (2023)

4.4.2 Education level

Table 4.4 indicates that Undergraduate and Diploma levels of education were the most represented with 40.1 % of respondents indicating these level followed by those with a Postgraduate level represented by 15.1 %. The last representative level of education was a Certificate represented by 4.8 % of the sample size.

Table 4.4: Education level

Education level	Frequency	%
Certificate	12	4.8
Diploma	101	40.1
Undergraduate	101	40.1
Postgraduate	38	15.1
Total	252	100.0

Source: Field Survey (2023)

4.5 Descriptive findings

In this section of findings, a descriptive summary of the data is provided in tables for each of the variable statements. The mean and standard deviation were used to analyse the descriptive findings for each of the variables.

4.5.1 Career skill development practices and performance of employees

The first objective aimed to determine the influence of career skills development practices on employee performance from which twelve items were rated on a 5-point Likert scale from which respondents gave their level of the agreement. The lowest score of 1 represented 'strongly disagree', while a scale of five represented 'strongly agree'. The summarized results in Table 4.5 indicate respondents were in moderate agreement with these statements as they fall under the mean score of 3. Out of these, the highest ranking of agreement was that leaders supported staff by motivating them to perform

their tasks as well as leaders supported staff by engaging them in self-improvement as shown by a mean score of 3.89 and 3.88, respectively.

Table 4.5: Career skill development mean and standard deviation

Skills development	Mean	Std. Deviation
Leaders support me by motivating me to perform my tasks	3.89	1.115
Leaders support me by engaging me in self-improvement	3.88	1.160
I use verbal communication to disseminate information in my workplace	3.63	1.101
I receive support from other team members	3.56	1.086
I exchange information with individuals at all levels of the organisation	3.56	1.174
I possess good communication skills based on agreed-upon/established goals	3.53	1.209
I share/allocate responsibilities and tasks with my colleagues (self-directing team)	3.51	1.124
I use written communication to disseminate information in my workplace	3.46	1.263
I possess decisive options for addressing problems	3.39	1.246
I possess the intelligence to address problems I encounter	3.30	1.127
Leaders support me to exceed my expectations	3.26	1.330
I have the readiness to address problems I encounter in my job	3.19	1.026

Source: Field survey (2023)

4.5.2 Career mentoring practices and performance of employees

The second objective was to examine the influence of career mentoring practices and the performance of employees which was measured by nine statements where respondents indicate their nature of the agreement as shown in Table 4.6. The lowest score of 1 represented strong disagreement while a scale of five represented strong agreement with statements. The output indicates moderate agreement with the statements as they fell under the threshold of a three mean scores. The results indicate respondents' moderate agreement that they considered their mentor as their friend as shown by a mean score of 3.69 and a standard deviation of 1.183. The respondents also shared that mentors had devoted special time and consideration in assisting them in their career goals as shown by a mean score of 3.55 as well as mentors taking a personal interest in their careers as shown by a mean score of 3.58. The least ranked item was admiration for the mentor's ability to motivate others as shown by a mean score of 3.18 and a standard deviation of 1.219.

Table 4.6: Mentoring mean and standard deviation

Mentoring	Mean	Std. Deviation
I consider my mentor to be a friend	3.69	1.183
My mentor takes a personal interest in my career	3.58	1.176
My mentor has devoted special time and consideration to my career	3.55	1.175
I respect my mentor's ability to teach others	3.49	1.169
I try to model my behaviour after my mentor	3.44	1.090
I share personal problems with my mentor	3.42	1.190
I exchange confidence with my mentor	3.35	1.298
My mentor helps me coordinate professional goals	3.28	1.124
I admire my mentor's ability to motivate others	3.18	1.219

Source: Field survey (2023)

4.5.3 Career goal-setting practices and performance of employees

The third objective of the study was to determine the influence of goal-setting practices on the performance of employees from which twelve statements were presented to respondents to share their level of agreement as summarized in Table 4.7. The results show statements received moderate agreement among respondents as they fell under the mean score of 3. The lowest score of 1 represented strong disagreement while a scale of five represented strong agreement with statements. The highest ranked item from these statements was a mean score of 3.72 and standard deviation which stood for supervisors sharing the reasons for giving employees specific goals. This was followed by access to sufficient resources to attain goals set with my supervisor as shown by a mean score of 3.63 and a standard deviation of 1.208. The third-ranked item was respondents' perception that their job training was good enough so that I am capable of reaching their job goals as indicated by a mean score of 3.63 and a standard deviation of 1.101. The least ranked item was respondents finding it hard to tame goals set with their supervisor seriously as shown by a mean score of 3.23 and a standard deviation of 1.167.

Table 4.7: Goal setting mean and standard deviation

Goal-setting	Mean	Std. Deviation
---------------------	-------------	-----------------------

My boss tells me the reasons for giving me the goals I have	3.72	1.058
The company I work for has sufficient resources to attain the goals set by my supervisor	3.63	1.208
I feel that my job training was good enough so that I am capable of reaching my job goals	3.63	1.101
The company policies at my workplace help rather than hurt goal attainment	3.56	1.174
I get regular feedback indicating how I am performing concerning my goals	3.54	1.105
I am strongly committed to pursuing the goals set with my supervisor	3.53	1.264
My boss lets me participate in the setting my goals	3.53	1.202
I think goals set with my supervisor are good to shoot for	3.40	1.123
My boss lets me have some say in deciding how I will go about implementing my goal	3.39	1.217
My boss is supportive to encouraging me to reach my goals	3.36	1.168
My boss clearly explains to me what my goals are	3.33	1.256
It is hard to make goals set with my supervisor seriously	3.23	1.167

Source: Field survey (2023)

4.5.4 Employee performance

Table 4.8 shows a response to the dependent variable where the mean scores fell within three mean scores indicating moderate agreement. The lowest score of 1 represented strong disagreement while a scale of five represented strong agreement with statements. Out of the statements, the highest ranked item was staff focusing on team performance as shown by a mean score of 3.89 and standard deviation of 1.115 followed by an employee being courteous at work which was ranked at 3.88 and standard deviation of 1.160. Among the low-ranked items for performance were staff outperforming their colleagues (M =3.11; SD = 1.242) and staff actively publicizing their company (M = 3.15; SD = 1.043).

Table 4.8: Employee performance mean and standard deviation

Employee performance	Mean	Std. Deviation
I focus on team performance	3.89	1.115

I am courteous at work	3.88	1.160
I aim to attain perfection in my work	3.69	1.183
I am prudent and seldom make mistakes	3.58	1.176
I manage emergencies well	3.49	1.169
I actively help my colleagues with their work	3.46	1.263
I actively coordinate with my colleagues	3.44	1.090
I achieve objectives that are assigned to me on time	3.42	1.190
I manage to complete assigned work beyond my responsibility	3.39	1.246
I am never late nor take off early from work	3.35	1.298
I actively make suggestions to improve my company	3.30	1.127
I take measures to resolve conflict at work	3.26	1.330
I actively publicize my company's strength	3.19	1.026
I outperform my colleagues	3.18	1.219

Source: Field survey (2023)

4.6 Multiple regression analysis

A multiple regression analysis output is captured in Tables 4.9, 4.10, and 4.11. The model summary indicates that the model (goalsetting, mentoring, skills development) explained 97.8 % of variation on employee performance as shown in Table 4.9.

Table 4.9: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.989a	0.978	0.978	0.13724

a Predictors: (Constant), Goalsetting, Mentoring, Skills development

The results of the analysis of variance from regression output are used to indicate the significance of the model in explaining the change in the dependent variable. Table 4.10 show that the model was statistically significant as the p value was less than 0.05 ($p < 0.000$).

Table 4.10: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
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Regression	205.446	3	68.482	3636.1	.000 ^b
Residual	4.671	248	0.019		
Total	210.117	251			

a Dependent Variable: Employee performance

b Predictors: (Constant), Goalsetting, Mentoring, Skills development

In terms of each independent variable on employee performance, the findings indicate skills development and mentoring had a positive and statistically significant effect while goal setting had a negative and statistically insignificant effect on employee performance. This means that a unit increase in skills development and mentoring would result in a 0.470 and 0.610 increase in employee performance, respectively. However, goal setting did not have any significant effect on employee performance as seen in Table 4.11.

Table 4.11: Coefficients^a

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.143	0.038		3.743	0.000
Skills development	0.470	0.021	0.426	22.851	0.000
Mentoring	0.610	0.017	0.655	36.709	0.000
Goal setting	-0.041	0.022	-0.039	-1.858	0.064

a Dependent Variable: Employee performance

4.7 Chapter Summary

This chapter contains the findings from analysis presented and interpreted in subsections that consist of the response rate, reliability findings, background information, descriptive findings, and output from the multiple regression analysis.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a discussion of the findings based on each of the research objectives which is described in the reviewed literature. The conclusions are also presented along each research objective; thereafter recommendations for policy and action as well as for future studies are made.

This study examined the influence of career development programmes on employee performance in Kenya's commercial banking sector where career skill development practices, career mentoring practices, and career goal-setting practices were used as dimensions of career development while employee performance was the dependent variable. Social exchange theory, social learning theory, and goal-setting theories were used as the study's theoretical framework.

A positivist research philosophy was adopted while a descriptive research design was implemented. The 2,948 secretarial and other staff categories of employees in commercial banks as categorized by the Central Bank of Kenya made for the target population. Using a 95 % confidence level the sample size was determined as 344 respondents. A structured questionnaire developed from the empirical literature review was used to collect data after determining its reliability and validity using Cronbach coefficient alpha following a pilot of the instrument among ten participants. Modifications were made to the instrument following the results from the pilot and were then administered to respondents.

The SPSS software package was used to analyse data where mean and standard deviation were used to analyse Likert scale data, frequency distribution was used for the demographic data, and multiple regression analysis to determine the direction and size of independent variables on the dependent variable. Output from regression analysis indicated that skills development and mentoring had a positive and significant effect on employee performance while goal setting did not have any effect on employee performance.

5.2 Discussions

This section of the chapter presents a discussion of findings in response to the research objectives. In the discussion, the findings are presented, and the researcher compares and contrasts the results with the reviewed literature.

5.2.1 Career skill development practices and performance of employees

The first objective of the study was to determine the influence of career skill development practices on the performance of employees in commercial banks in Kenya. The descriptive finding showed respondents moderate agreement with the twelve items measuring this variable. Out of these items, two statements received a higher ranking score, and these were that leaders supported staff by motivating them to perform their tasks as well as leaders supporting staff by engaging them in self-improvement. This finding is noteworthy as these two statements focused on the importance of leaders in career skills development.

Career skill development was found to have a positive and significant effect on employee performance. This finding supports the social exchange theory that employees who receive rewards at the workplace are more likely to perform better than those who receive punishments at the workplace. These findings support past studies that established a positive and significant effect of skills development on the performance of employees. In Saudi Arabia, Fahir and Tader (2021) established a positive relationship between skills development on work performance was established by employees showing more competence translated into better performance.

Likewise, Baten (2018) revealed training and development programs assisted staff in creating motivation and developing skills and their overall performance. Locally, the evidence of this relationship was established by Ratemo et al. (2021) and Kathukya et al. (2021) who found that skills development opportunities influenced employee performance. On the other hand, the finding contradicts past studies that have found no relationship between the skill development of staff and their performance. These include Naong (2014) research in South Africa which found no support for a clear relationship between training and self-reported improvements in performance.

5.2.2 Career mentoring practices and performance of employees

The second objective of the study was to establish the influence of career mentoring practices on the performance of employees in commercial banks in Kenya. Mentoring was measured by nine items compressed into three indicators of role modelling, psychosocial support, and career support. Out of the nine items, respondents ranked that their mentor was their friend higher than the other items implying that the psychosocial support component of mentoring was experienced in their respective workplace. The regression analysis further indicated that mentoring had the highest positive and significant effect on employee performance.

This finding provides support for the social learning theory that an individual is likely to learn from the mentor by receiving psychosocial and career support and a role model on who they can base their behaviours and actions (Bandura, 1977). Mentoring is a strategy used in training and is in line with the SLT principles which emphasize learning by observation and enactment. Observational learning happens when an individual imitates or observes the actions of the mentor.

On the other hand, enactive learning occurs through interaction among the mentor and protégé (Brashear et al. 2019). The findings agree with other empirical studies that have established positive and significant effects of mentoring and the performance of employees. Neupane (2019) research in the UK found mentoring was correlated positively and had significant effects on employee performance. Uchenna and Nkechi (2019) case study in Nigeria reported a positive and significant connection between mentoring practices and employee performance.

In Kenya, studies (Mundia & Iravo, 2014; Mark & Nzulwa, 2018) found that employee performance was enhanced by mentorship programs. The results however contradict other empirical evidence that found mentoring did not have any influence on performance. These include Ramesh (2015) finding that mentoring did not have any influence on performance in the organization. Oladimeji and Sowemimo (2020) also found that mentoring did not significantly affect employee performance in the service sector and specifically the role modelling component. Srivastava (2022) has lately established that such a direct relationship between mentoring and job performance was

not found: only the moderating relationships mentoring appeared to be associated with job performance.

5.2.3 Career goal-setting practices and performance of employees

The study sought to establish the influence of career goal-setting practices on the performance of employees in commercial banks in Kenya. The goal-setting variable was measured by twelve statements which all had a mean score of 3 which indicates moderate agreement with these items. However, out of the four indicators used to measure the variable; goal specificity, goal difficulty, and feedback from superiors had more ranking as compared to goal acceptance.

This implies that employees were only able to get specific goals, were able to access resources to achieve their goals, and received feedback from superiors on their goals to a moderate extent. This was further elaborated by the regression analysis which indicated that goal setting had a negative but insignificant effect on employee performance. This finding did not provide support for Latham and Locke (1990) goal-setting theory assertion that specific and challenging goals accompanied by appropriate feedback provide higher and better performance in individual tasks.

The descriptive results indicated that the feedback component of goal-setting theory has the least ranked item. This result was supported by Latham and Locke (2017) assertion that empirical research indicates that feedback does not affect performance. This is because feedback is only information; its effect on action depends on how it is appraised and what decisions are made concerning it. Devarajan, Maheshwari, and Vohra (2018) likewise found that personal goal setting did not influence the performance of staff. Chartered Institute of Personnel and Development (CIPD) report in the UK (2016) found that while goal-setting shapes employee performance, it does not explain where exactly the motivating nature of goal-setting stems.

The study findings however disagree with past studies that found a positive and significant effect of goal-setting theory and employee performance. These include Asmus et al. (2015) research that found evidence worker performance was enhanced when the goal-setting approach was adopted. Khan (2014) findings exposed goal-setting's strong influence on job performance with the majority of employees sharing that easily achievable goal needed little arduous work then performance increased and

those that were hard to achieve required extra effort. In Kenya, Shuriye and Wambua (2018) research revealed that there existed a positive effect of goal setting on employee productivity existed as staff understood their tasks and clarity on targets to be attained and this enhanced their efforts towards these goals.

5.3 Conclusion

The first objective of the study was to determine the influence of career skill development practices on the performance of employees in commercial banks in Kenya and regression analysis revealed that skill development had the most significant effect on employee performance. The study hence concludes that developing employee skills in the commercial banking sector will contribute to their performance positively.

The second objective of the study was to establish the influence of career mentoring practices on the performance of employees in commercial banks in Kenya from which regression results indicated that an increase in mentoring had a positive and significant influence on employee performance. The study thus concludes that mentoring practices affect employee performance in the commercial banking sector.

The study sought to establish the influence of career goal-setting practices on the performance of employees in commercial banks in Kenya out of which regression analysis showed that there was a negative but insignificant effect of goal setting on employee performance. The study, therefore, concludes that career goal setting does not have any effects on employee performance in the commercial banking sector.

5.4 Recommendations

In terms of the first objective, results indicated that developing the skills of employees would yield an increase in their performance. The study recommends that banks should focus on continuous employee training to match the future demands of the workforce, and this can be done by including training an employee for a new job (reskilling), training an employee on additional skills in an existing job (upskilling), and assigning an employee to a new task (redeployment). These strategies would provide staff with the ability to modify their present skills and experience to the future demands of the workplace.

Regarding objective two, findings showed that mentoring did have a positive influence on the performance of employees in the commercial banking sector. The study,

therefore, recommends that management should continuously enhance its mentoring program for its recruits to provide a formal and systematic process for personal development. This can be done by establishing a mentoring team that would be responsible for selecting and recruiting mentors, running orientation sessions, and creating program guides for mentors and mentees. This should also consist of conducting assessments on participants and matching them based on assessment results. In objective three, goal setting did not have a meaningful relationship with employee performance. However, the other variables of mentorship and skills developed are often based on the goals set by employees. As such, goal setting is still important. The study recommends that managers and supervisors should let employees have a say in how they will accomplish goals set between them. This can be done by clearly articulating the goals set and being supportive by encouraging employees to reach their goals.

5.5 Limitations of the Study

First, the data was collected and analyzed using quantitative means which means there were no personal testimonies and stories from participants on how the career development programs under investigation had contributed to their performance. Secondly, the accessibility of employees in some institutions was hindered due to work obligations in other branches other than the headquarters. Despite these challenges, sufficient data was gathered, to enable the study to address all the research questions.

5.6 Areas of Further Research

The study focused on the effect of career development practices on employee performance in the commercial banking sector. Specifically, the study looked into skill development, mentoring, and goal-setting dimensions of career development. Based on the findings, there is a need for further study to examine the role and use of goal-setting as a means to enhance the performance of employees in the commercial banking sector. Second, the current study was only quantitative. Further research could be conducted using qualitative approaches to capture the narrative on how career development programs impact performance, why some programs are more effective than others, and other programs that may not have been captured in this study, such as coaching and employee engagement. Third, the current study focused on management training programs that focus on entry-level careers. Further research that focuses on career

development programs for a higher cadre of staff may reveal other perspectives of career development that the current study did not.



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Appendices

Appendix 1: Ethical Approval Letter



11th August 2022

Ms Shamala Irene,
donna.shamala@strathmore.edu

Dear Ms Shamala,

RE: Influence of Career Development Programmes on Employee Performance in Commercial Banks in Kenya

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU- master's** research proposal. Your application reference number is **SU-ISERC1449/22**. The approval period is from **11th August 2022 to 10th August 2023**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 48 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 48 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days upon completion of the study to SU-ISERC.

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.



Yours sincerely,

for: **Dr Ben Ngoye,**
Secretary; SU-ISERC

Cc: Prof Fred Were,
Chairperson; SU-ISERC



Appendix 2: NACOSTI Research Permit

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 499189	Date of Issue: 21/August/2022
RESEARCH LICENSE	
	
This is to Certify that Ms.. Irene Donna Shamala of Strathmore University, has been licensed to conduct research in Nairobi on the topic: Influence Of Career Development Programmes On Employee Performance In Commercial Banks In Kenya for the period ending : 21/August/2023.	
License No: NACOSTI/P/22/19780	
499189	
Applicant Identification Number	Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code
	
NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.	

Appendix 3: Informed Consent Form

Title of Study: Influence of Career Development Programmes on Employee Performance in Commercial Banks in Kenya.

Principal Investigator

Donna Shamala

School Of Business, Strathmore University,

Ole Sangale Road, P.O. Box 59857 – 00200

City Square, Nairobi, Kenya

0713701617

shamaladonna@gmail.com

Purpose of the Study

You are being asked to take part in a research study. Before you decide to participate in this study, it is important that you understand why the research is being done and what it will involve. Please read the following information carefully. Please ask the researcher if there is anything that is not clear or if you need more information. The purpose of this study is to assess the influence of job training on job satisfaction among graduate management trainees in commercial banks in Kenya

Study Procedures

You will be required to fill out a questionnaire that will be administered by the principal investigator which will be dropped at your organisation and picked two weeks later.

Risks

There are no foreseeable risks to you in taking part in this research. The principal investigator will not be liable for any health issues, physical or psychological, which may arise during the data collection process.

Benefits

There will be no direct benefit to you for your participation in this study. However, we hope that the information obtained from this study may assist policy makers in enhancing design and implementation of graduate management training in commercial banks.

Confidentiality

Your responses to this questionnaire will be anonymous. Every effort will be made by the researcher to preserve your confidentiality including assigning code names/numbers for participants that will be used on all research notes and documents.

Contact Information

If you have questions at any time about this study, you may contact the researcher whose contact information is provided on the first page. If you have questions regarding your rights as a research participant, or if problems arise which you do not feel you can discuss with the Primary Investigator, please contact the Strathmore University Institution Review Board at Tel (+254) 703-034-363.

Voluntary Information

Your participation in this study is voluntary. If you decide to take part in this study, you will be asked to give verbal consent to be interviewed. After giving verbal consent form, you are still free to withdraw at any time and without giving a reason. Withdrawing from this study will not affect the relationship you have, if any, with the researcher. If you withdraw from the study before data collection is completed, your data will be returned to you or destroyed.

Consent

I have read, and I understand the provided information and have had the opportunity to ask questions. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and without cost. I understand that I will be given a copy of this consent form. I voluntarily agree to take part in this study.

Appendix 4: Introductory Letter from Strathmore

Ole Sangale Rd, Mucorika Estate,
P.O. Box 59857 00200, Nairobi, Kenya.
Cell: +254 703 414/6/7, Twitter: @535Kenya
Email: info@sbs.ac.ke or visit www.sbs.strathmore.edu



12th August 2022

To Whom It May Concern.

Dear Sir/ Madam,

RE: FACILITATION OF RESEARCH – DONNA SHAMALA

This is to introduce Donna Shamala who is a Master of Business Administration student at Strathmore University Business School, admission number MBA/121119/19. As part of our MBA Program, Donna is expected to do applied research and undertake a project. This is in partial fulfilment of the requirements of the MBA course. To this effect, she would like to request for appropriate data from your organisation.

Donna is undertaking a research paper on “**Influence of Career Development Programmes on Employee Performance in Commercial Banks in Kenya**” The information obtained from your organization shall be treated confidentially and shall be used for academic purposes only.

Our MBA seeks to establish links with industry, and one of these ways is by directing our research to areas that would be of direct use to industry. We would be glad to share our findings with you after the research, and we trust that you will find them of great interest and of practical value to your organization.

We appreciate your support and shall be willing to provide any further information if required.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Caroline Tiara".

Caroline Tiara.
Manager – MBA Programs.
Strathmore University Business School.



Appendix 5: Questionnaire

Section 1: Background Information

1. Years of service in the current organization

<1 years ()

2-3 years ()

4-5 years ()

>5 years ()

3. Highest education level

Certificate ()

Diploma ()

Undergraduate ()

Postgraduate ()

Section 1: Skills Development

Please indicate to which extent you agree and disagree with the following statements on a 5-point Likert scale. Where: 1-Strongly disagree, 2-Disagree, 3-Moderately agree, 4-Agree, 5-Strongly agree.

Statements	1	2	3	4	5
I exchange information with individuals at all levels of the organisation					
I use verbal communication to disseminate information in my workplace					
I use written communication to disseminate information in my workplace					
Leaders support me by motivating me to perform my tasks					
Leaders support me by engaging me in self-improvement					
Leaders support me to exceed my expectations					
I possess the intelligence to address problems I encounter					
I have a readiness to address problems I encounter in my job					
I possess decisive options in addressing problems					
I share/allocate responsibilities and tasks with my colleagues (self-directing team)					
I possess good communication skills based on agreed upon/established goals					
I receive support from other team members					

Section 2: Mentoring

Please indicate to which extent you agree and disagree with the following statements on a 5-point Likert scale. Where: 1-Strongly disagree, 2-Disagree, 3-Moderately agree, 4-Agree, 5-Strongly agree

Statements	1	2	3	4	5
I try to model my behaviour after my mentor					
I admire my mentor's ability to motivate others					
I respect my mentor's ability to teach others					
I share personal problems with my mentor					
I exchange confidences with my mentor					
I consider my mentor to be a friend					
My mentor takes a personal interest in my career					
My mentor helps me coordinate professional goals					
My mentor has devoted special time and consideration to my career					

Section 3: Goal-setting

Please indicate to which extent you agree and disagree with the following statements on a 5-point Likert scale. Where: 1-Strongly disagree, 2-Disagree, 3-Moderately agree, 4-Agree, 5-Strongly agree

Statements	1	2	3	4	5
It is hard to take goals set with my supervisor seriously					
I am strongly committed to pursuing goals set with my supervisor					
I think goals set with my supervisor are good to shoot for					
My boss clearly explains to me what my goals are					
My boss tells me the reasons for giving me the goals I have					
I get regular feedback indicating how I am performing in relation to my goals					
The company I work for has sufficient resources to attain goals set with my supervisor					
The company policies at my workplace help rather than hurt goal attainment					
I feel that my job training was good enough so that I am capable of reaching my job goals					
My boss lets me participate in setting of my goals					
My boss is supportive with respect to encouraging me to reach my goals					
My boss lets me have some say in deciding how I will go about implementing my goal					

Section 4: Employee Performance

Please indicate to which extent you agree and disagree with the following statements on a 5-point Likert scale. Where: 1-Strongly disagree, 2-Disagree, 3-Moderately agree, 4-Agree, 5-Strongly agree

Statements	1	2	3	4	5
I actively help my colleagues with their work					
I focus on team performance					
I am courteous at work					
I take measures to resolve conflict at work					
I actively make suggestions to improve my company					
I actively publicize my company's strength					
I manage to complete assigned work that is beyond my responsibility					
I actively coordinate with my colleagues					
I outperform my colleagues					
I manage emergencies well					
I achieve objectives that are assigned to me on time					
I am never late nor take off early from work					
I aim to attain perfection in my work					
I am prudent and seldom make mistakes					

Thank You for Your Participation



Appendix 6: List of Commercial Banks

1. Equity Bank Kenya Ltd
2. KCB Bank Kenya Ltd
3. Co-operative Bank of Kenya Ltd
4. NCBA Bank Kenya PLC
5. Absa Bank Kenya Plc
6. Standard Chartered Bank Kenya Ltd
7. I&M Bank Ltd
8. Stanbic Bank Kenya Ltd
9. Bank of Baroda (Kenya) Limited
10. Citibank N.A. Kenya
11. Diamond Trust Bank Kenya Ltd
12. Bank of India
13. Family Bank Ltd
14. Prime Bank Ltd
15. National Bank of Kenya Ltd
16. Guaranty Trust Bank
17. Sidian Bank Ltd
18. Gulf African Bank Ltd
19. Ecobank Kenya Ltd
20. First Community Bank
21. Habib AG Zurich
22. Victoria Commercial Bank Limited
23. Kingdom Bank Ltd
24. Bank of Africa (K) Ltd
25. SBM Bank Kenya Ltd
26. Credit Bank Ltd
27. Paramount Bank Ltd
28. Middle East Bank (K) Ltd
29. Guardian Bank Ltd
30. African Banking Corporation Ltd
31. Access Bank Plc
32. Mayfair CIB Bank Ltd
33. M-Oriental Commercial Bank Ltd
34. Development Bank of Kenya
35. Consolidated Bank of Kenya
36. HFC Ltd
37. DIB Bank Kenya Ltd
38. Spire Bank Limited
39. UBA Kenya Bank Ltd

