

DURBAN UNIVERSITY OF TECHNOLOGY

**THE IMPACT OF TRAINING AND DEVELOPMENT
ON EMPLOYEE PERFORMANCE: A CASE STUDY
OF CAPITEC BANK IN DURBAN**

MSIZI GUMEDE

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**THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE
PERFORMANCE: A CASE STUDY OF CAPITEC BANK IN DURBAN**

A thesis submitted in fulfilment of the requirements for the degree of
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APPROVED FOR FINAL SUBMISSION

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DATE: 7TH APRIL 2021

DECLARATION

I hereby certify that this thesis titled —**The impact of training and development on employee performance: A case study of Capitec Bank in Durban** is my original work. All sources cited herein are indicated and acknowledged by means of a comprehensive list of references.

I certify that the work contained in this thesis has not previously been submitted either in its entirety or in parts for a degree in this or any other University. Where this work used information or writing that belonged to other people such as data, pictures and graphs the source through which the information was acquired was acknowledged.

Signed:

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I certify that the above statement is correct.

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ABSTRACT

Employees are the bloodline and a major asset of any organization. The active role they play towards a company's success cannot be underestimated as the quality of work produced by the company depends on the quality of its human resources. As a result, it is imperative to equip these unique assets through effective training and development to maximize job performance. Therefore, employee training and development is a major and vital issue facing all organizations, particularly in the banking industry of South Africa because of the shortage of skilled employees. This is largely due to the lack of industry-related skills that graduates lack when entering the working industry. Training and development must thus be relevant and directly linked to desired outcomes. Organizations are facing challenges such as extensive competition, the continuously changing technology, globalization and the ever-changing customer needs which have added more challenges for organizational performance. Hence, in order to meet these challenges, organizations must train and develop their employees.

The objectives for the study were to explore the relationship between employee training and development and employee performance; to establish whether there are organization organizational issues that are constraints to employee performance; to establish the effect of training and development on employee performance and to make recommendations on employee training and development to improve employee performance to accomplish these objectives. The study employed a descriptive research design by means of a quantitative research strategy with a positivist philosophy. Data was obtained through a structured questionnaire with a 5-point Likert scale.

The target population for this study comprised of all the 204 services consultants of Capitec Bank employed within the City of Durban. This study used the non-probability sampling procedure through purposive/ judgmental sampling method.

The research showed that Capitec Bank employees are satisfied with the training they received for them to perform their day- to-day duties. Findings showed that training allowed them to sell better, acquire information and manage change when they needed to. The findings also showed that there were developmental issues that the bank faced as a large portion of the respondents felt that there were unaware of development opportunities within the bank. The study showed that organization organizational issues such as psychological stress also played an impact on the performance of employees.

The following recommendations were made for the improvement of Capitec Bank. The bank should implement a development framework that will showcase the different career opportunities that are available within the establishment and steps on how employees can be promoted to these positions. This is a cross-training initiative that will allow employees to acquire skills from different departments is also strongly recommended. The study also recommended that the Capitec Bank Human Resource Department should conduct regular consultations with employees so that the company is kept aware of organizational issues that could constrain employee performance.

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LIST OF ACRONYMS

BARS	Behavioural Anchored Rating Scales
KPIs	Key Performance Indicators
KZN	KwaZulu-Natal
MBO	Management by Objectives
P-O	Performance to Outcome Expectancy
SAGDA	South African Graduate Development Agency
SPSS	Statistical Package for the Social Science
T & D	Training and Development

CHAPTER ONE

ORIENTATION AND OVERVIEW OF THE STUDY

1.1 Introduction

The growth of an organization is closely related to the evolution of its human resources. As such, employees must be well equipped to deliver on the organizational goals by performing their jobs to exceptional standards. Training and development must thus be relevant and directly linked to the desired outcomes of the organization's aims and objectives. Truitt (2011:2) states that both formal and informal training opportunities can provide a forum for the development of talent based on the view that, as talent is fostered and nurtured, competitive performance advantages are created and enforced. Furthermore, employee commitment towards the organization depends on effective training and development programmes. Truitt (2011:2) cites Cheng and Ho (2001:102) who points out that adequate employee training can produce remarkable improvements in employee communication and the proficiency of performance, as well as extending retention time.

Neelam and Tahir (2014:87) also share the value of training and development, stating that training and development processes are implemented not only to benefit the organization, but also the individuals making up that organization. For the organization, training and development lead to improved profitability while cultivating more positive attitudes towards profit orientation. Truitt (2011:2) concludes that for individuals, training and development improve job knowledge whilst also helping in identifying with the goals of the organization.

In line with the above position, this research was conducted on service consultants of Capitec Bank within the Durban city area. Service consultants were specifically chosen for this study as these employees are at the forefront of the operational side of the bank and have great influence on the overall performance of the bank. Their insights and views on training and development provide a good view and understanding of the impact at training and development on resultant performance. Capitec Bank was selected because it is the third biggest bank in South Africa which operates within the financial industry. As such, the bank requires highly skilled and technologically inclined employees and facilities.

1.2 Background to the study

The beginning of the 21st century has seen a dramatic surge amongst businesses to attract and retain talent. This is mainly due to globalization, technology exploitation and above all, increased competition (Allen, 2010:49). Employees need to be provided with a continuous learning atmosphere to keep themselves on track with not only the organizational mission and vision but with the ever-changing and complex technological world that requires them to learn and work fast.

Warnich, Carrel, Elbert and Hatfield (2014:8) posit that employees are an investment and if effectively managed and developed, they provide long-term rewards for the organization in the form of productivity. It is consequently important to train and develop employees for the organization to reap the rewards of a skilled workforce: one that utilizes such skills to the maximum for the betterment of the business. It is of utmost importance to have the correct training and development strategies, tools and methods to not only produce great performance but also to measure the effectiveness of these methods on the performance of employees, as well as the organization. A recent study on the perceptions of the employability skills necessary to enhance human resource management graduates' prospects of securing a relevant place in the labour market by Paadi (2014:130) found that the South African Graduate Development Agency (SAGDA) database reflected that 9.7% of unemployed graduates' qualifications were gained through universities; 16.2% via universities of technology; 60.3% via private and further education and training colleges; and 13.8% via sector education and training authorities, largely due to the lack of industry-related skills that graduates enter the workplace with. The lack of industry-related skills suggests that organizations need to train employees and largely to focus on hard and soft skills which are not only industry-related but also business and job-related.

Salah (2016:39), who shares the view of Allen (2010), states that present organizations are facing extensive competition, continuously changing the technological and business environment. Globalization and ever-changing customer needs have added more challenges for business organizations. To meet these challenges, organizations must train and develop their employees.

1.3 Problem statement

Global commercial institutions in the world today are faced with stiff international competition from different sectors seeking to out-perform each other in market shares and profits, gained through the expansion of its client base. Organizations must position themselves to take full advantage of their strengths and opportunities to accomplish their objectives while tackling their threats and mitigating their weaknesses.

At Capitec Bank, employee training and development organization plays a crucial role in the achievement of organization organizational goals. However, there are observable traces of challenges that pose problems to the work ethics of employees at Capitec Bank. For instance, research carried out by indeed.com (2020) showed some of the challenges experienced by employees working at Capitec Bank. Some participant of the research noted that some of the challenges experienced while working at Capitec Bank, include: work pressure to meet up with deadlines, poor salary structures, monotony of jobs, less developmental challenges or tasks in the bank, unfavourable working hours in some cases and high work stress.

It was also observed that most training and development programmes for employees at Capitec are focused on job specific skills engagement. That is to say the training is only designed to equip employees with necessary skills pertaining to their specific role and not for the broader company and there is less emphasis on the training and development program on problem solving skills. It's understandable that job roles and responsibilities do not change at least for a long time though, but clients' problems are ever changing and dynamic. Therefore for employees to be able to provide workable solutions to problems they must learn to acquire the necessary skills, both character-wise and technical-wise. Most times, employees are not well equipped on handling the psychological aspect of the job, that is, the mental stress. It has been noticed that at times employees become aggressive to both clients and work colleagues. This has shown that employees might well be technically trained but do lack emotional intelligence. Hence, training and development that is not focused on building employee ability to handle stress, which was observed at Capitec Bank, will cost the bank to lose its clients.

Lastly, it has been observed that there is not enough research done on the impact of all the training done on the performances of the employees with particular focus on the perception of employees on the impact of training and development on performance.

As a growing bank, Capitec thus needs to focus on developing skills and knowledge that are organizational and industry-specific. Capitec Bank was selected because it is the third biggest bank in South Africa, operating within the financial industry that requires highly skilled and technologically astute employees and enabling facilities. It was observed that because there were no defined key performance indicators customized specifically for the employees at Capitec Bank, performance of employees was measured through the success of the organization. Hence, Capitec Bank was specially chosen since as an organization, it has made great accomplishments over the past 17 years with achievements such as receiving the best Customer Service Award in the Financial Industry at the Ask Africa Orange Index Awards of 2014.

This study is thus imperative as it seeks to identify what training helps to improve the skills set of employees and performance of employees.

1.4 Significance of the study

DeSimone and Werner (2011:267) are of the view that as organizations introduce new technology by modernising facilities or computerizing operations, they typically need to update the skills of their workers who must use it. These specific skills or knowledge training programmes assist employees to evolve and perform better, which according to Du Plessis (2015:23) is closely related to the growth of an organization.

This research can be of immense value to Capitec Bank as the findings provide top management with insight into its particular training and development strengths, successes and possible weaknesses. It reveals gaps within their training and development strategies that can be attended to so as to improve the performance of their employees. The study also makes proposals and suggestions to ensure that employees are performing to capacity. Finally, the strengths and key successes that may be illuminated allow other organizations and scholars to learn and implement relevant findings for the improvement of their employees and a new generation of training and development practices.

1.5 Scope of the study

The study is limited to service consultants of Capitec Bank within the city of Durban in KwaZulu-Natal. The total number of service consultants for this study was 204 employees in the thirty-two branches within the Durban city area. Capitec Bank is a retail bank established

on the 1st March 2001 and listed on the Johannesburg Stock Exchange on 18th February 2002. The bank has over 11000 employees, 243 of which are service consultants employed within the Durban district.

1.6 Research aim

The primary aim of this study was to investigate the impact of training and development on employee performance at Capitec Bank. This was achieved through the research objectives described below.

1.7 Research objectives

The study aimed to establish the following objectives:

- 1.7.1 To explore the relationship between employee training and employee performance;
- 1.7.2 To explore the relationship between employee development and employee performance;
- 1.7.3 To establish whether there are organization organizational issues that constraints employee performance;
- 1.7.4 To establish the effect of training and development on employee performance; and
- 1.7.5 To make recommendations on employee training and development to improve employee performance.

1.8 Research questions

- 1.8.1 What is the relationship between employee training and employee performance?
- 1.8.2 What is the relationship between employee development and employee performance?
- 1.8.3 What are organizational issues that constraint employee performance?
- 1.8.4 What is the effect of training and development on employee performance?
- 1.8.5 What are the recommendations on employee training and development to improve employee performance?

1.9 Research Hypothesis

The study's main hypothesis was stated as follows:

H0: There is no significant relationship between employee training and employee performance.

H1: There is a significant relationship between employee training and employee performance.

1.10 Outline of the research design and strategy

This study employed a descriptive research design and, as such, a quantitative research strategy with a positivist philosophy was used. Since a quantitative strategy was applied, the best research instrument to use was a structured questionnaire with a 5-point Likert scale. The target population was made up of all the 204 services consultants and the questionnaire was hand-delivered to all of them, applying a purposive sampling technique. This instrument was pilot tested on 10 service consultants in order to test for reliability and validity. The data collected from a sample size of 204 service consultants was analyzed using the Statistical Package for Social Science (SPSS) software.

1.11 Structure of the thesis

This study is structured as follows:

Chapter 1: This chapter introduces the study and provided an overview of the research problem, the research objectives, and the significance of the study and a brief outline of the research methodology.

Chapter 2: This chapter reviews literature on employee training, development and performance.

Chapter 3: This chapter outlines training, development and performance at Capitec Bank.

Chapter 4: This chapter discusses the research methodology and design adopted in the study

Chapter 5: The chapter avails the results from the statistical analysis and the discussion of findings from the study.

Chapter 6: This chapter concludes the study and made recommendations where applicable.

1.12 Concluding summary

This chapter provided an overview of this study by outlining the problem to be solved and also stated the research objectives that establish the aim of the study. Also, a brief outline of the research methodology to be followed was discussed in this chapter and the research instrument that was used.

The next chapter reviews literature on talent development and employee performance.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews scholarly work on the constructs that make up the study, namely training, development and performance. The review begins by conceptualizing training and development. It further describes the different training and development methods employed in organizations concludes with the impact of the training and development on employee performance and organization progress. Performance in this context is examined as the output of training and development, which are the inputs. It's a salient fact that employee performance is dependent on the development and training received from the organization. Hence, before the concept of performance is reviewed, the concept of training and developments must first be understood.

For any organization to grow, it requires an in-depth understanding of its required employee competences. This understanding will allow the organization to conduct training and development that meets the required competences and desirable attributes. Noe (2008:139) states that training objectives are the expectations and outcomes of training activities and that training objectives based on training analysis help employees understand why they require training and what they have to learn to perform at their current jobs. Stredwick (2014:321), listed some examples of training methods such as on the job training and off-site training, illustrates their tendencies to address current job requirements. Employee development on the other hand is seen as a long-term effort by the organization and employees to address the future needs of the organization and the employee. Kumar and Pansari (2015a:129) posited that the purpose of employee career development is to help employees consider various career options and make decisions for themselves. In return, the organization will benefit from the development of a planned process to accomplish future goals.

The objectives and methods of training, as opposed to development, lead to the discussion of these variables separately, as they speak and deal with different objectives and different time-frames in which these objectives must be obtained by an organization.

2.2 Conceptualizing training

Training is a wide and all-encompassing process of ensuring that employees are equipped with the relevant and sufficient skills, knowledge and ability to perform task at the required standard. Therefore, when conceptualizing training, the review dealt with the different elements of training and their relevance to the organization. According to Montana and Charnov (2000:225) cited in Kennedy (2009:5), training is an educational process where people can learn new information; re-learn and reinforce existing knowledge and skills; and most importantly, have time to think and consider what new choices can help them enhance their adequacy and performance at work. Similarly, Salah (2016:36) states that training is a process of improving the existing skills, knowledge, exposure and abilities in an individual. The author also noted that training enhances the capabilities of panel of employees in a very effective way by motivating them and transforming them into well-organized and well-mannered worker who ultimately affects the performance of an organization. Likewise, Du Plessis (2015b:144) defines training as a process that is concerned with the teaching of specific, factual subject matter and skills within a narrow scope and development as a process that is concerned with broader subject matter of a conceptual or theoretical nature and the development of personal attitudes, it comprises all learning experience, both on and off-the-job. The author further states that the objectives of training are to ensure that all employees have and maintain the requisite competencies to perform in their roles at work and that training is done when an organization needs to improve its efficiency and effectiveness.

Effective training can pass on applicable and valuable information that advises employees and improves skills and practices that can be transferred back into the work environment. The understanding of the need for training and how it is facilitated organization creates a culture of learning that allows employees to learn faster and consequently improve performance at a faster rate in an organization.

According to McDowall and Saunders (2010:19) the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized. Moreover, Khan, Khan and Khan (2011) added that technological developments, atomization, mechanization, changing environment and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their

employees, which means a considerable and continuous investment in training and development.

Training is largely a construct of knowledge, skills and attitudes that one receives or encounters when taken through a learning process. It is therefore necessary to further discuss these three components of training in order to develop a deeper understanding of the concept of training.

2.2.1 Knowledge

Training employees to perform a new task is supplying them with the knowledge needed to perform such a task. This type of knowledge is usually in the form of training manuals or training programmes and is defined as ‘explicit’ knowledge. Knowledge is viewed as a two-dimensional concept, namely explicit and tacit knowledge. King (2009) and Omotayo (2015) share this view of knowledge and add that at the centre of training is the interaction of the information or knowledge that the employee interacts with and tries to absorb in order to acquire new skills, ability or knowledge. The authors define this relationship between these two dimensions as the insights, understanding, and practical know-how that people possess.

Omotayo (2015) explains that it is the fundamental resource that allows people to function intelligently, in which its acquisition involves complex cognitive processes of perception, learning, communication, association and reasoning. It is information possessed in the minds of individuals or as an individual’s experience and understanding (Chi *et al.* 2015: 435). New knowledge is thus acquired by allowing the interaction of explicit and tacit knowledge. This interaction involves people sharing their internal tacit knowledge by socializing with others or by capturing it in digital or analogue form. Other people then internalize the shared knowledge, a process that creates new knowledge. These people with the newly created knowledge then share this knowledge with others, and the process begins again (Omotayo 2015:7).

Omotayo (2015), Johnson and Schneider (2016) and Gonzalez and Martins (2017) have been consistent with their view and valuation of explicit knowledge as it pertains to the training and development of employees. Omotayo (2015:7) defines explicit knowledge as information that can be stored in some format, such as a computer programme, learning documentation or organised data. This type of knowledge is beneficial to an organization as it allows for the use of past gained information and knowledge and the sharing thereof with new employees at a later stage. Johnson and Schneider (2016: 440) add that explicit knowledge is more than just meaningful information. It is also the methods, models and concepts that need to be understood

by all in the workplace and implemented in a constructive manner. Gonzalez and Martins (2017:205) endorse Omotayo (2015) that explicit knowledge refers to formalized knowledge, expressed in the form of data, specifications, manuals and procedures. This consistency of the model of explicit knowledge allows the process of learning to be much faster and consistent as valuable information is available for employees to gain access to when training is needed.

The benefits of explicit knowledge in training for an organization are in its format, which gives it the ability to create a standard form of training. This knowledge stores the practices and policies of training in documentation form that allows the organization to have a standard manner of training its employee thereby creating a database of how to transfer the need skills and behaviours needed for employees to perform at the required rate and perform higher than the required standard.

The importance of knowledge in training and development and the competitiveness of the organization cannot be underestimated. Valentinčič (2013: 93) shares this view and states that in today's highly competitive environment, the goal of each organization is to defeat competition and win new customers and individuals who are holders of knowledge to represent a tool for the generation of innovators. Thanks to their knowledge, it is possible to generate new innovative ideas that will help organizations to achieve a competitive advantage. The aim of training employees is to place employees in a position that will allow them to perform more effectively and efficiently. When employees are able to be innovative, it allows them to perform better as they are able to think of new ways of solving problems in a much quicker and effective manner.

Zwane, Du Plessis and Slabbert (2014: 4) add that it is essential for employees to have acquired knowledge and a conceptual understanding of what their jobs entail so that they can fit easily into the workplace culture. The authors suggest that employees need to be able to acquire, organise and interpret information in its explicit form.

Scholars have advocated methods of transferring explicit knowledge. For example, Freeze and Kulkarni (2007) state that explicit knowledge at the workplace can be transferred by means of policies and procedures. These can be sourced from reports (top-down) and documents. These can also be sourced from reports (bottom-up). Andrews and Kacmar (2001), and Liao *et al.*, (2011) advise that explicit knowledge can be stored in the form of procedures, manuals and instructions of the organization and these manuals can then be supplied to employees for the

transfer of knowledge. The advice of Gonzalez¹ and Martins (2017) is that one of the methods of transferring explicit knowledge is through the use of technology such as e-learning where organizations can store information relating to the organization in employee training manuals in order to transfer knowledge.

The tacit dimension of knowledge is developed over a longer period of time (King 2009:3) through trial and error. It is usually under-utilized because the organization does not know what it knows. Omotayo (2015: 4) adds that it is the personal and context-specific knowledge of a person that resides in the human mind, behaviour and perception. Gonzalez¹ and Martins (2017:250) are of the view that due to the ever-changing world of work and the rapid change of technology, it is important for present day organizations to be innovative since this depends on tacit knowledge. Therefore, the need for organizations to be innovative makes it imperative for organizations to pay attention to tacit knowledge as it is innovative and allows the organization to survive amidst competition and puts the organization in a position where its outputs into the industry become the definition of the industry that it operates within as it will decide what products are sold and created.

It is clear that tacit knowledge is as important as explicit knowledge. However, it is harder to document. Therefore, when training takes place, organizations should use tactics such as learning from observations as a means to bridge the gap of what resides in the trainers' and employee minds. This knowledge can promote ideas, innovation and creativity. In light of the above, tacit knowledge is vital for any innovation to take place. The authors posit that organizations should encourage this type of knowledge in their employees.

Scurtu and Neamtu (2013:118) mention some of the ways that tacit knowledge can be transferred, such as learning from observation, brainstorming or ad hoc sessions, and learning from what it is told to you. Leonard, Barton and Barton (2013) postulate that the deep mentoring approach called OPPTY is a good strategy for acquiring tacit knowledge. This stands for observation, where the mentee shadows an expert and analyzes what he or she does; practice, where the mentee replicates a specific expert behavior or task on his or her own, but with some supervision and feedback; partnering where the mentor and mentee work together to analyze and address challenges and joint problem-solving and taking responsibility. Here the mentee takes over a part of the expert's role. During this time, the individual is encouraged to reflect on each experience and internalize the knowledge gained.

Leonard and Swap (2014) state that employees should make their work visible with the intention of transferring the tacit knowledge embedded in how work gets done. This strategy calls for going beyond superficial procedures into the deeper aspects of a person's expertise.

A study on the effects of online social networks on tacit knowledge transmission by Zhua, Zhang, and Jin, (2016) suggests that online social networks seem to be a more efficient way to transfer tacit knowledge than are individual face-to-face interactions. This could be achieved by using collaborative platforms, where each person becomes a node in a network of spreading knowledge, thereby increasing their capacity to transmit to others.

Training must therefore largely pay attention to tacit knowledge as this is the way the individual interprets information and is based on the perception of employees. It should be positioned in a manner that will produce the intended reaction from the employee and ensure that the behaviour and the perception that results from training is one that is in line with the training aims and objectives. Training also takes the form of explicit knowledge, so this form of information needs to be supplied to employees in a format that is easily readable and understandable in order for it to have any long-lasting effect in the training of employees in a tangible manner. It will allow access to be possible for employees to revert to learned information and skills, allowing for re-learning to take place.

The importance of knowledge in training and development and the competitiveness of the organization cannot be underestimated. Gonzalez and Martins (2017:260) state that knowledge results in the creation of problem-solving teams; the development of activities for improving products and processes; changes in routines and procedures of the organization; and the use of procedures and instructions that incorporate best practices and learned lessons.

2.2.2 Skills

Both explicit and tacit knowledge must manifest themselves in skills. Zwane, Du Plessis and Slabbert (2014:4) elaborated that skills are the ability to do something well. This ability comes from the interaction of explicit knowledge from the organization. Passarellis (2011b:2) classifies skills into broad skills and competencies or generic skills which take into account explicit knowledge. The author continues to say that 'broad' skills refer to the stock of knowledge required at work as measured by the qualifications required to get on the job, the time taken to learn to do the job well and the length of time of on-the-job training. This

knowledge is acquired from the explicit knowledge of the organization. Generic skills are skills used in varying degrees in all job, amongst these would-be literacy skills; numeracy; physical skills; technical, communication; planning; and problem-solving.

organization Furthermore, Paadi (2014:135) categories skills as either hard skills or soft skills, where hard the author defines *hard skills* as the technical expertise and knowledge needed for a job, while *soft skills* is interpersonal qualities, also known as people skills, and personal attributes that one possesses. More so, Hurrell, Scholarios and Thompson (2013:161) as cited by Matteson, Anderson and Boyden (2016:75), define soft skills as non-technical and not reliant on abstract reasoning, involving interpersonal and intrapersonal abilities to facilitate mastered performance in particular contexts.

Paadi (2014:135) states that hard skills contribute to only 15% of one's success, while the remaining 85% is contributed to by soft skills. Taking into consideration the mentioned statistics, it is evident that soft skills which involve tacit knowledge play a large role in performance, which is acceptable if one takes into account the fact that today's business is largely a teamwork effort that produces results. Individuals in a company are constantly working as a team or, at some point, function in a team for a project whether it is for long or short periods. The interactions when working are part of their soft skills and how they perform is a result of how good their soft skills are.

Arya (2014:649) proposes that there is a positive relationship between the ability of a service employee and their ability to perform their duties. This view is supported by Schaible and Schmidt (1988:92) as cited by Baker, Rapp and Mullins (2014:645) who postulated that this positive relationship is because employees with more ability are better at learning and making decisions that lead to better performance and customer satisfaction. The aforementioned points highlighted the fact that the ability of the employee is a significant factor in the performance of that employee and ultimately the organization. Consequently, the organization should ensure that their employees at every stage should be equipped with the skills to perform their duties. Organizations can do this by implementing training and development methods so that employees can perform. Essentially, the skills that the authors are referring to are broad skills as these relate to job-related skills.

The need for employers to train and develop employees is crucial. To further sustain this view, a recent study on the perceptions on employability skills necessary to enhance human resource

management graduates' prospects of securing a relevant place in the labour market by Paadi (2014: 130). There is a lack of industry-related skills of graduates when entering the workplace. The lack of industry-related skills necessitates organizational training to be largely focused on the hard and soft skills which are not only industry-related, but also business and job-related. Researchers Makki *et al.* (2015: 1007) acknowledged that graduates lack the necessary industry-related skills that would allow them to be quickly absorbed by their chosen field/industry. Their research on the Employability Skills and Task Performance of Employees in the Government Sector (Askari, Oreyzi and Nouri 2015: 73) established that graduates are deficient in the transferable skills required of the workforce as a result of the unsuccessful development of their employability skills during their studies at university. The skills that the authors essentially regard as employability skills are generic skills.

Taking from the above research, it is therefore only logical that business anticipates this fact and puts in place training and development within their own effort to combat this shortage of skills and ensure that employees, whether new or old at the job, are equipped with the relevant skills to perform. Training in the aspect of skills is essentially the process of equipping individuals with the necessary ability that will allow them to function, communicate, adapt and process in situations where they previously could not.

2.2.3 Attitudes

Allport (1935:89), cited in Susanty, Miradipta and Jie (2013:16), defined attitude as a mental or neural state of readiness organized through experience, directive or dynamic influence on the individual's response to all objects and situations to which it is related. This view that attitude is an individual's response to all objects and situations that relate to their workplace is in line with Markos and Sridevi's (2010) notion that employee attitudes can be used interchangeably with employee engagement.

According to Markos and Sridevi (2010:91) the notion of employee "attitude" and "employee engagement" are used interchangeably. They posited that for management to create high employee engagement which is a more positive attitude towards their job, they need to align efforts with strategy by sending a well-communicated message that they are serious about the performance of the organization through the training of employees to perform better. To assist in employee engagement, Markos and Sridevi (2010) suggest that organization organizations should supply employees with the necessary knowledge to better understand their jobs and

implement training that is conducted in a group format to promote and encourage teamwork and collaboration, thereby helping people to grow and develop through the implementation of the development programme and provide support and recognition where appropriate, such as providing opportunities for employees to advance to better positions.

Therefore, the behaviour of employees is directly influenced by their attitudes towards work and activities. It may be inferred from the literature that the performance of employees can be influenced by their experiences in their workplaces. Hence, an organization needs to create a workplace where the attitudes of employees are managed in such a manner that they produce the behaviours that organization organizations need to yield the required performance. Training needs to not only consider the knowledge that employees gain but also the attitudes that result from such training programmes because the knowledge or skills that employee does not produce results unless employee behaviour is such that it fully utilizes the acquired skills and knowledge.

Farzeena, Ahmad and Anwar (2015a:88) posit that attitude reflect a person's tendency to feel, think or behave positively or negatively towards the object of the attitude. Awan and Islam (2015:11) state that job satisfaction is how content an individual is with his or her job and that job satisfaction, the performance of the individual and job attitude all are interrelated, implying that job satisfaction is the level of engagement that employees have towards their jobs, whether positive or negative.

The level of engagement of employees is a mirror image of job satisfaction and job performance. Attitudes must be managed to influence the latter. Therefore, the factors that influence employees need to be designed to produce positive outcomes. It is hence important that organization organizations assess what type of factors will produce positive outputs at work for employees. This knowledge can then be incorporated into the training and development strategy of employers, such as creating training centres that are designed to foster interactive relationships with employees or training employees in a manner that takes into consideration the character of that employee, such as personality and placing him or her in a training programme that will ultimately put them in a position that will complement his or her personality.

Factors that influence employee attitudes, according to Farzeena, Ahmad and Anwar (2015b: 88) are the psychological contracts; job characteristics; personality; person-environment fit;

organizational justice; work relationships and stress. These characteristics have a direct influence on the attitudes of employees, illustrating that organizations are in a position that gives them the ability to control the attitudes of employees, which ultimately leads to employee engagement.

Psychological contract, according to Levinson (1962) cited in Manxhari (2015:232) is “an unwritten working agreement (and) resultant of mutual expectations from work.” Though unwritten, this form of contracting if used effectively can allow organization organizations to foster a higher level of commitment from their employees than that of a written contract as this type of contracting can be used to motivate the employee to work and engage in more roles and interests. Manxhari’s (2015) study on employment relationships and the psychological contract in the case of the Banking Sector in Albania found that level of education can affect an employee commitment. The higher the level of education employees obtained can lead to lower employee commitment to their employer and greater intentions to leave. The author attributes this to the idea that employees are holders of different psychological contracts and the breach of the relationship contract has a greater effect on the intention to leave. Therefore, employers should understand this and try to develop different psychological contracts that take into consideration the level of education of employees.

Job characteristics must be designed in a manner that satisfies employees that their jobs are designed in a way that allows them to manage work stress, and that any training they go through is relevant to their job and will assist in their performance.

Management can also take into consideration the personalities of their employees and place them in teams or positions that complement their personalities. These would influence the attitudes of employees in a positive manner, thereby automatically producing positive employee performance. To achieve this, human resource management needs to develop programmes and a work environment that takes the attitude of employees seriously as they play a role in the performance of employees.

Pitaloka and Sofia (2014:10) postulates that work environment can have a positive or negative effect on the psychological welfare of employees. Organizations with high job demands and high pressures tend to make employees stressed. Stress can taint employee productivity and performance. It is therefore important that when training takes place training facilitators or

instructors train employees in a manner that will allow them to handle work environment stress under which they perform.

The environment in which employees interact on a day-to-day basis contributes to their motivation and performance. The findings of a Danish study by Buhai, Cottini and Nielsen (2014:38), as cited by Raziqa and Maulabakhsha (2015b:719), suggest that a firm can increase its productivity through the improvement of the physical dimensions of the work environment (internal climate) that may have a positive impact on firms' productivity.

Organizational justice refers to the requirement that top management should ensure that there are clear policies, procedures and regulations that promote equality and that govern the day-to-day running of the business. These tools and rules will allow for employees to feel a sense of fairness and equality within the organization, which will in turn promote teamwork and organization organizational buy-in from employees. The importance and relevance of organization organizational justice as it relates to employee attitude and performance, simply explained by Adams (1963) as cited by Nget *al.* (2017: 319), is that when employees are fairly treated, they are more likely to be motivated and such motivation will be transformed into positive work behaviours and attitudes that ultimately improve the performance of employees holistically.

Work relationships developed and managed at work between employee and their managers or supervisors are very important. How employees treat and interact with each other can harm or enhance performance at work. When employees engage in unhealthy relationships such as not showing respect for one another or not adhering to the chain of command, it affects relationship dynamics.

Stress in any organization or situation plays a vital role in the performance of employees and as such, organization organizations should try to ensure that employees are put under as little stress as possible when they are at work and performing their jobs. One of the ways of ensuring this is by training and developing employees so that they are equipped and able to perform their duties with ease.

2.2.4 Training aims and objectives

Before any training takes place, it is important that the objectives are well-defined, as these objectives will have a direct influence on the type of training that will take place; for whom it is intended, what business assets are to be utilized; and for what period.

Noe (2008:139) states that training objectives are the purpose, expectations and outcomes of training activities. The author went further to note that training objectives based on training analysis help employees understand why they require training and what they have to learn. Objectives are additionally valuable for recognizing the training results that should be measured to assess the effectiveness of the training programme. Noe (2008:139) identifies three segments that should be present in a training objective, namely: statement of what the employee is expected to do, statement of the quality or level of performance that is acceptable, and statement of the conditions under which the trainee is expected to perform the desired outcome. In a valuation of the three statements of training raised by Noe (2008), employees must have a general understanding of the objectives of the training programme in terms of what is required of them, the quality of output during the training and the conditions that make up the training programme. This type of understanding is a great motivator for the employee to fully partake in the training programme as he or she will not only know the benefits but also how the training will produce such benefits for themselves and the organization.

Barzegar and Shahroz (2011:1944) and Stredwick (2014: 314) have pointed out similar views on the aim and objectives of training and development. Stredwick (2014:314) highlights that training has four objectives.

The first objective is to help meet organizational goals. This is in line with Barzegar and Shahroz's (2011) objective of training that states that training will increase the organization's profitability, therefore leading to organization stability and minimizing risk. Organizations are established to meet specific goals and every department, division and employee plays an active role in the acquisition of the organization's goals. Training employees are assets organizations use to meet their goals are met. The training of employees can be an effective tool as it will allow the organization to tailor the training so that the correct skills and knowledge are transferred to employees, which will enable them to contribute towards the goals of the organization.

The second objective is to meet future employee competency requirements. Stress errors are reduced when employees are competent. Barzegar and Shahroz (2011) are also of the view that

training will decrease the organizations' costs and expenses that could emerge from errors made by incompetent employees. For businesses to survive, they have to be able to predict their future needs, opportunities and challenges. Once this is known, training will allow businesses to actively prepare themselves for the future by developing the necessary competencies.

The third objective is to improve employee performance. This objective is in line with Barzegar and Shahroz's (2011) view that the aim of training is to improve the quality and quantity of an organization's output. The improvement of employee performance is a key factor in an organization. The improvement of employee performance results in greater market share and a higher quality of production. Training, therefore, aims to not only improve the performance of the individual employee but of the organization as a whole.

The fourth objective of training is to assist employee growth within the organization. The training of employees leads to new skills, knowledge and behaviour being acquired by the individuals undergoing training. Consequently, employees can advance themselves into higher positions within the organization as the new competences gained will allow them to perform new duties and responsibilities.

The second point made by Stredwick (2014) that one of the aims of training is to meet future employee competencies is in line with the employee development view which states that development is a long-term approach to the future needs or problems of the organization. Dealing with a need proactively is better than being reactive. One can also appreciate the benefits of training employees for a future role or appointment in terms of the time that a company will gain from a well-trained and skilled employee who enters a role that he or she has been trained before his or her appointment.

This approach saves the company time and resources as a reduction in errors will take place and the employee's confidence level in performing well will increase due to their skills. All these can be achieved through the systematic modification and updating of behaviour, skills and abilities to effectively meet future employment aspects.

The aforementioned authors agreed that the objectives of training are closely related to business needs, both current and future and that it is the business needs that must be fully understood before any talk of training. It is also vital to acknowledge that employee understanding of training objectives is as important as the understanding of management. Noe (2008) cites this as one of the components that should be present in training objectives.

2.2.5 Training methods

The methods used when training employees will differ from organization to organization, depending on the intention of the training; what its aims are and what type of employees it is intended to train. Noe (2008:258) posits that when choosing a training method, the trainer needs to consider the different types of training methods and the outcomes related to each. These outcomes may include verbal information, intellectual skills, cognitive strategies, attitudes and motor skills. The next step is to consider the extent to which the method facilitates learning and the transfer of training, the costs related to development and use of the method and its effectiveness. Nordin (2012:643) also states that when choosing which method or methods to use to provide training, trainers should consider the objectives, the characteristics of the trainer, resources available and expertise of the trainer.

Schuler, Werner and Jackson (2012:382) describe different formats that an organization can use for training and development activities. They state that the chosen format should take into account the type of learning that is to occur, whether it is cognitive, skill-based or effective, as well as the costs associated with the training and development format and the time consideration. Schuler, Werner and Jackson (2012) have identified three general formats used for training and development, namely: *on-the-job* which refers to employees learning their jobs under direct supervision by observing experienced employees and by working with actual materials, personnel or machinery that constitute the job; *onsite but not on-the-job* refers to training that occurs at work but not on the job such as after-hours programmes; and *off-site* training.

This is training that takes place due to the high risk and complex nature of the training and the job to be done. Examples of on-the-job training include but are not limited to job rotations and transfers; coaching and mentoring and e-learning. On the other hand, off-the-job training examples include corporate universities and interactive video training. Off-site training may include formal courses; wilderness trips and outdoor training, and business games and simulations.

Jehanzeb and Bashir (2013: 245) are of the view that an ideal training and development training programme is one that incorporates knowledge, career development and goal-setting. Prevalent throughout the literature reviewed is the notion of knowledge, skills and behaviour or attitudes concerning training and development. It is therefore important that any method chosen for the

betterment of employee skills and knowledge is centred on the outcomes that best suit the needs of the organization's knowledge, skill and attitude output goals. Jehanzeb and Bashir (2013) contend that it should be the obligation of the business to guarantee that workers have information, skills and capacities according to the required level of performance. Furthermore, when workers require new skills and knowledge it should be given to them timeously. If one is to take the notion that employee requirements of knowledge and skills should be readily available. Subsequently, whatever training and development programme is implemented by the organization should be able to predict the future needs of the organization and its employees so that it can deliver the required resources or information.

2.2.6 Benefits of training

Several potential benefits can be gained by employees and organization organizations from a well-planned and effectively conducted training programme. In order for this to take place, organization organizations need to ensure that the identified training needs are in line with the conditions set out by the environment. Buckley and Caple (2009:13) are of the view that some of the benefits that can be gained by employees and organization organizations from training are that employees will gain greater intrinsic job satisfaction due to them having the ability to perform a task well and being able to exercise a new range of skills from a well-planned and effectively conducted training programme. Organizational gains include improved employee work performance and productivity; shorter learning time which could lead to less costly training; and employees being at work and able to work more quickly. Chan (2010:6) adds that organizations can benefit from training and development in the following way:

i. Development of a more productive workforce

For an organization to compete and separate themselves from their competitors, they need to achieve greater success than previously, while using fewer resources. This means that the productivity of each employee needs to improve. The improvement in productivity will ultimately lead to improved performance for both the employee and the organization. As organization organizations perform better, market shares and profits increase greater market

share and profits. Similarly, when an employee performs better, it leads to promotions and more pay for their performance.

ii. Ability of employees to keep up with the rapid pace of technological changes

The advancement of technology has had a direct effect on the way people work. Technology keeps changing. It is therefore important for organization organizations to train employee to handle and know how to work with new technologies. When organization organizations are able to change quickly with the times, it allows them to quickly produce the products wanted by the market in which they operate. Employees who are technologically inclined are able to communicate and come to grips with the new technology. Being able to work with new technology makes employees more efficient and more effective at work.

iii. Better flexibility of employees

As new ideas, concepts, products and processes are introduced into the world of work, organization organizations will need to be able to rapidly change with the changes of the world in order to succeed. The flexibility of an organization will determine how quickly and effectively it is able to change when its environment requires it to change. Training that helps team members learn each other's jobs provides that sort of adaptability, as does training that enhances employee capacity to be innovative and creative.

iv. Understanding of culture

Today's organizations need to discover methods for being competitive in a worldwide business condition. Training ensures that an organization is able to utilize its diverse workforce to accomplish high productivity. Training allows for employees to learn and understand people from diverse cultures. Organization Organizations that understand the different cultures within which they operate are able to break through the barrier of culture and offer services to different markets on a global scale, allowing it to have a global footprint on the markets, which translates into more profits. Since employees are at the forefront of the operations of the business, understanding the culture of their environment allows them to effectively communicate well with their clients. Effective communication leads to faster production and quicker client service.

v. Preparation of new employees

For any organization to fully utilize its employee potential, it needs to train them to have the necessary skills to get the job done. This training is done in a formal manner on the job, in a classroom or on a computer. The more effective and job-related the training, the faster the employee will be able to be productive. Job-related training puts the organization in a position where each employee is performing at the recommended rates and allows the business to meet intended goals at the intended time.

vi. Equipping employees to take on new responsibilities

In order for organization organizations to grow, they will need employees to grow as well. When this growth takes place, employees will be required to take up new responsibilities. Training is then a natural requirement for employees to take up new and different responsibilities, which will ultimately contribute to the success of the organization. On the organization organizational side, when an organization has employees that are well-equipped to fill vacancies, it results in shorter times to fill job vacancies. This allows for the business to carry on with servicing or producing at a quicker rate than if the organization still needed to recruit someone from outside.

vii. Attracting and retaining the best employees

The costs associated with the employment of new employees are fairly high. To get sensible profits from such investments, organization organizations need to find ways that motivate the best employees to remain within the organization. Training and development programmes that give job-seekers and employees the opportunity to acquire new skills and develop themselves for greater positions will appeal to the best job-seekers and employees to either become an employee of that organization or remain within the organization that provides such training. It is therefore important that organization organizations invest in such activity as it leads to more effective employees staying with their current employer, as well as attracting new well-qualified and experienced employees to enter the business, thereby reducing the cost of training and development.

viii. Improvement of the service given to both internal and external customers

The main reason that organization organizations exist is to meet the needs of consumers. When employees are trained sufficiently to meet and surpass the needs and expectations of their clients, the more effective the business is likely to be. Employees therefore require training that

will enable them to provide their internal and external customers with exceptional service. Organizations that meet customer needs will have a larger customer retention ratio and will increase their market share from new clients because using their services or products meets their needs.

ix. Ability to better manage change

Change will always be a fact of business. However, even though change is inevitable, employees tend to oppose change and even feel threatened by it. Employees tend to feel comfortable in doing things in familiar ways, even when these ways are no longer productive. Training can help individuals adapt to change and offer new information and skills with the objective that they can respond positively to changing circumstances and requirements. The benefits enjoyed by organization organizations from having the ability to rapidly change with technology are essentially the same as having the ability to manage change. When an organization is able to manage change, it is in a position to be ready for change and it develops a better understanding of the kind of change required and the different approaches to change management.

x. Improvement and maintenance of quality work

Clients, regardless of whether internal or external, expect specific levels of value from an organization organization's services or products. Low quality can have serious results as imperfect items can cause injuries and employees that do not pay attention to detail will produce defective products. Low quality can cost organizations large amounts of money related with reviewing items, correcting blunders and losing clients. Organizations need ongoing training to keep the quality of goods and services at levels that keep people safe; keep costs under control; and maintain their competitive advantage. High quality also leads to high returns on investment, the opportunity of future partnerships with other business operating in the business industry and greater business reputation. Employees who produce high quality will reduce the time they spend on re-work and have a high production rate, which is tied to their remuneration.

Jehanzeb and Bashir (2013:248) claim that the main areas that benefit from training and development in terms of the organization and employees are: Market growth, organizational performance, employee retention, and employee satisfaction and employee performance and employee competencies.

Silberman (2014:1) states that the benefit of employee training to an organization is that it helps organizations comply with regulations and rules. Regulations are constantly changing. Hence organizations should ensure that they are always compliant in order to avoid penalties which are costly to the organization. Lorentz (2015:78) argues that employee training assists organizations to acquire qualified individuals for promotions. Consequently, human resource departments would save time in the recruitment and selection process when there is a vacancy.

2.2.7 Training evaluation

The evaluation of training programmes is as important as looking at the profitability of a company, both in currency and productivity. It sheds light on the level of skill application and the lack of application from employees, as well as showing how effectively the human resource budget is being used as the cost of the training programme and the administration of the programme is evaluated. Attempts to evaluate the programme will show whether the training can be evaluated and, if not, it usually means that it does not have well-defined and descriptive objectives, a sign that it lacks the ability to train employees or bring about the desired change.

One of the steps in the training process is the evaluation of the training programme. This is a noteworthy step because when a training and development programme is set, it has some objectives to achieve. The evaluation of the programme would shed light on the capabilities of the programme to achieve these goals.

Noe (2008:199) provides the purpose of evaluating training programmes, which Kavanagh and Thite (2009:323) later classified as formative and are quantitative in nature. This is an assessment of how training, learning and development can be improved and how it could be made more efficient and effective. There can also be summative methods, which are also quantitative in nature, where it is established whether training and development was effective and efficient, has added value, and has met its objectives. There is assessment of learning, a quantitative and qualitative assessment of learner's post-training performance to evaluate whether learning transfer has occurred. By evaluating the programme, one can easily recognize the strengths and weaknesses of the programme and determine whether or not the programme is meeting the learning objectives.

Evaluation of training compares the post-training results to the objectives expected by managers, trainers and trainees. Since training is both time-consuming and costly, evaluation should be done. The evaluation process, as illustrated by Kavanagh and Thite (2009:322),

begins with a needs analysis which is the need to analyze whether the training indeed produced the needed outcomes in terms of transferring the requisite skills, knowledge and behaviour patterns that were needed by the participants. Once this is done, the evaluator needs to construct measurable outcomes, which are quantifiable outcomes that represent what the training programme needs to produce, such as skills that trainees need to acquire after attending training. Defining outcomes measures involves describing how each outcome of the training programme is going to be measured on its ability to improve the trainee's level of competency. Selecting the correct evaluation strategy involves the evaluator's consideration of all the relevant information and deciding on a method that will allow him or her to evaluate programmes on merit in order to transfer the desired outcome. In the fifth step, the evaluation strategy is implemented and in the last stage, the results are analyzed to ascertain whether the training produced the desired outcomes. If not, it establishes the extent to which it did not meet the target. Corrective measures are then taken to improve the training programme or different programmes are introduced to replace the former.

According to Kavanagh and Thite (2009:321), organizations must evaluate their training and development efforts to assess whether the training method has met the objectives of the organization and whether transfer of learning has taken place. The authors describe the process as one that commences with the need to analyze, where training needs must be translated into measurable learning outcomes. Management must then select the correct evaluation strategy. Once the evaluation has been conducted, the results must be analyzed and fed back to the training process. The final step is to use all the data and information gathered from the evaluation process and make the necessary changes or enhancements to the training programme.

According to Ivancevich (2014), the objectives of training and development programme are vital when developing the criteria that will be used to evaluate training programmes. Therefore, it is more effective to use multiple criteria to evaluate training programmes. Ongori and Nzonzo (2011:190) state that training and development programmes need to be measured because nothing will otherwise improve. Evaluation determines the effects that training has on individual, departmental and organizational levels. Training results can be identified by organizational performance, which can be broken down by employee performance. Therefore, in order to evaluate the training programme, one needs to view the performance of individuals before and after training and development took place by looking at statistical indicators such

as sales volume; revenue; level of customer complaints, quality and quantity variables in cost reduction; productivity ratios; cost ratios in terms of stock levels; and debt collection periods amongst other indicators.

2.3 Conceptualizing Development

Employee development takes on the up-skilling and knowledge gaining of its employees on a long-term plan and view. It is the efforts of the organization and its employees to ensure that the future needs of the business and its people are taken care of in order to ensure the continuation of the organization. True development takes place at the workplace under direct, immediate control and does not happen in isolation from work. Blanchard and Thacker (2010:77) advice that development requires a human resource department to determine the development gaps for individuals and a plan for work experiences that will build the competencies that employees need to perform successfully in the future. It is a large concept of knowledge which is more career-oriented and less job-oriented and is concerned with employee potential more than the skill level of employees (Degraft-otoo, 2012: 9).

This aspect of human resource practice helps in enhancing employee skills, knowledge and competence and is capable of improving employee ability to perform more efficiently. This is the belief of Falola, Osibanjo and Ojo (2014:161) who noted that development plays a vital role in the effectiveness of an organization by being one of the most pervasive techniques for improving employee performance and enhancing organization organizational productivity in the workplace. It is clear that employees are an indispensable asset of an organization and should therefore be used and developed as a key element of gaining competitive advantage for any organization.

According to Anlesinya, Bukari and Eshun (2015:283), employee development is the development of an organization organization's employees: a process where employees are assisted in planning how to obtain or sharpen the skills and behaviours required to perform different duties related to their present or expected functional roles. It builds up their general abilities as people and they find their own particular potential. Organizational development processes create an organization organizational culture in which manager-subordinate relationships are positive or strong, where teamwork and collaborations amongst sub-units are strong and contribute to the professional well-being, motivation and pride of employees. Kumar and Pansari (2015a:129) posit that the purpose of career development is to help

employees consider various career options and make decisions for themselves. In return, the organization will benefit from identifying employee career prospects. Therefore, employees plan and are provided opportunities to accomplish their goals. The authors also mention that career development could take place in the form of coaching, which also is in agreement with Buckley and Caple's (2009:219) definition of coaching as a tool that can be used to develop employees. The manager can help employees to assume different roles within the organization, mentoring for potential successors or leadership teams or committees.

Fundamental to development is career management (DeSimone & Werner 2011:10). Anlesinya, Bukari and Eshun (2015:283) endorse the idea that development involves a process of career management. Career planning is the deliberate process through which someone becomes aware of his or her personal skills, interests, knowledge, motivations and other characteristics; acquires information about opportunities and choices; identifies career-related goals; and establishes action plans to attain specific goals. It is a career management practice which involves a continuous process of discovery in which an individual develops his own occupational concept as a result of skills or abilities, needs, motivation and aspiration and is based on the needs of the organization; on performance evaluations and potential; and on management succession plans. (Abdulkadir, Isiaka & Adedoyin 2012:126; Sirbu, Popa & Pipas 2014:352). These attributes are then transposed into individual programmes of career development.

For each employee, a career plan must be developed because it is life-long learning which makes employees aware of their excellence and develops it. It is personal growth: a process of how to become a better person and reflects everything an individual does or makes (Mikacic 2015:94). After planning by both the employee and the management team, it is documented so that possible aims and timelines to be accomplished are attached to the plan. The purpose of such a plan is not only a succession plan for the employee but also the organization. Such a plan needs to have a balance of aims that are both beneficiary to the employee and the organization.

According to Kumar and Pansari (2015b:67), career planning aims to identify the needs, aspirations and opportunities for individuals' careers, as well as the implementation of developmental human resource programmes to support that career. Man *et al.* (2016:5) view is that the purpose of career planning is to motivate employees to work towards the development of the organization through the development of themselves by means of skills and experience

gained through the assigning of different tasks which will lead to increases in organizational performance. Such aims and objectives that are geared towards the employee and the organization need to yield benefits that relates to their aims. Throughout history, scholars have identified and discussed such benefits of career planning in order to justify the implementation of such plans.

Taking the above aims of career planning into consideration, it is clear that the practice is of great value for both the organization and the employee. If realized, it can have great benefits towards the performance of the organization. Antoniu (2010a: 1289) mentions that the benefits of the career planning system contribute to increased employee professional satisfaction because it helps them to identify and take positions consistent with their objectives and plans. From the perspective of the company, the career planning system reduces the time needed to fill vacancies; helps succession planning which is the preparation of employees to fill positions that become vacant following staff turnover or retirement; identifies employees with management potential; and ensures that all employees have the opportunity to identify career goals and develop plans to achieve them.

According to Abdulkadir, Isiaka and Adedoyin (2012:126), some of the benefits of a well-planned career development system along with internal advancement opportunities based on merit is that it results in highly motivated employees. The motivation of employees a given goal or process is reflected on the performance of that employee as motivation is an excellent state of mind that allows employees to drive themselves to better achievement and forces employees to think outside the box to find solutions to every day challenges. The benefits demonstrated will have easily be seen through the performance of the employee as these benefits relate to the elevation of the level of motivation that employees would have towards a given goal or business objective. This motivation can easily be guided by the organization to relate to its overall performance by ensuring that during the development of the career plan, the aims of the organization are clearly stated and constructed in a way that will accompany the aims of the employee, thereby allowing both parties to enjoy the fruits of a well-defined career plan.

Lyria, Namusonge and Karanja (2017:33) cite some benefits of career planning as: it facilitates the expansion and growth of the organization; it allows the organization too quickly and cost-effectively fill job vacancies by identifying employees that fit the position or potentially fit the position through career planning; It also provides a higher level of talent from within the

organization; It helps in the optimum utilization of managerial resources and meeting their growth aspirations; it ensures satisfactory employee performance. The ability for employees to quickly fill vacancies within the organization allows for faster productivity as the employee will be in a position where they have an understanding and comprehension of the needed skill to perform new duties. This understanding will reduce not only the learning time, but also the mistakes and mis-judgements that employees usually have when starting a new job.

The awareness amongst employees when career planning is conducted leads to a positive outlook towards their future career advancement. Self-analysis of skills and aspiration of employees, motivate them to their skills and aspirations, work towards a self-invested goal of greater achievement. Essentially, a career plan allows the individual to think beyond the current state of employment or his or her duties and gives insight into the possibility of using one's current skills and position to plan for the future. It also forces one to identify the skills and knowledge needed to attain the desired future. The reasoning, aims of employee development and how organization organizations can go about introducing and conducting such initiatives have been discussed. However, in order to fully engage in career management, managers and human resource consultants need to be aware of how career management impacts organization organizational performance from academic work, such as empirical studies.

2.3.1 Purpose of training and development

The training and development of employees needs to always be defined from the early stages. These purposes will form the bases of the investment in programmes and can be used to evaluate the outcomes of the programmes.

Warnich *et al.* (2015b: 343) posit that the purpose of training and development as the improvement of performance by acquiring better knowledge and skills because training will sharpen the skillset of employees. It will lead to a higher rate of performance and the knowledge gained will allow employees to handle workplace curve-balls and problems better. Employee skills are updated in line with changes in the internal and external work environment. When employees are able to change quickly and in line with business needs, organization organizations will be able to handle the impact of change in a strategic and objective manner. Training and development enhance people management, which is crucial in a service-orientated organization. The mastering of effective people management will lead to a more

coordinated team at work, which will have a positive effect on the time and accuracy it takes a team to perform a task. An effective manager will also command more discipline from his subordinates. Training and development can assist in addressing organization organizational challenges such as personal conflicts, changing technology, scheduling delays and inventory shortages. When employees start new jobs, their orientation plays a vital role as it on the level of employee engagement and productivity. It can be either favourable or unfavourable. Training and development can provide orientation to new employees in terms of the organization and their specific job and department. The promotion of employees and the managerial succession of any company depend largely on the organization organization's ability to train and develop employees. Training and development ensure that employees are trained for promotional pursuit and that there is a constant pool of potential managers within the organization organization's workforce. Singh, P. (2016) mentioned in his study about the impact of Liberalization, Privatization, Globalization and improved Information and communication technology on the transformation of Indian banking sector that as Banking, being a service sector is involved in people-oriented business and as such to achieve performance there is a requirement of a well thought out training and appraisal system in banks.

2.3.2 Career management and organizational performance

Career management, as Mishra and Sachan (2012: 1335) view, is a process by which individuals collect information about values, interests and skill strengths and weaknesses (career exploration); identify a career goal; and engage in career strategies that increase the probability that those career goals will be achieved. The benefits include the continued development of employees in the competencies needed by the organization to succeed and increased employee engagement which is a key driver of productivity, retention and performance. When employee development takes place the organization and the employee should realise such development in the ability of the employee and the organization to perform or be in a position that enables them to better understand their role within the organization or the industry within which they operate. Both the individual and the organization have a role to play. Wesarat, Sharif and Majid (2014: 104) states that role of the organization is to ensure that there is proper planning and opportunities for employees to gain access to development programmes and activities that are structured and made available by the human resource

department. These programmes and activities are, but not limited to, mentoring, coaching and career planning and the role of the individual is to manage career development.

As with any management plan and commitment, its contribution to greater organizational performance will always be of greater interest as this knowledge will validate future investment or lack of investments in such a plan or programme. When the career management is initiated by the organization, it is safe to assume that it is not only short-term focused but also has a long-term view of the potential outputs of the planning. To validate this view, Câmpeanu-Sonea, Sonea and Bresfelean (2014: 116) state that the objectives or purpose of career planning and development of staff is to ensure performance at the organizational level or organizational competence for maximum business efficiency and on-going adaptation to the socio-economic environment, as well as the internal and external consolidation of the organization. This view demonstrates that career planning aims at ensuring that the business can and will perform at all levels and through different socio-economic environments. Career management therefore needs to live up to its intended aims, objectives and benefits. Lyria, Namusonge and Karanja (2017: 34) state that from a business perspective, the failure or the lack of career management policies, tools and regulation will result in the failure to motivate employees to plan their careers. This may result in a shortage of employees to fill vacancies, lower employee commitment and the inappropriate use of monies allocated for training and development programmes, which will lead to lower organizational performance.

A low employee commitment to work will result in their performance not being of accepted standards. When monies are allocated inappropriately in matters of training and development, the whole purpose of training and development is defeated as this has the potential of not hiring the correct and well-qualified training personnel for employees. The development of employees is generally appreciated and comprehended in the future, hence the loss of money invested in inappropriate development will also be comprehended far after the fact. This is detrimental as management will have difficulty correcting such a situation. When money and time are used to correct past mistakes, it will affect the performance of the organization as these investments in correctional purposes could have been used to further the performance of the organization and its employees.

A study on the effect of career management on organizational performance of firms listed on the Nairobi Securities Exchange by Lyria, Namusonge and Karanja (2017) concluded that

when effective career management practices had been put in place by these firms and practices such as having policies on employee growth and progression; the company having established career paths and families of jobs in every department. The existence of succession planning, career mentors, career centres, counselling facilities and retirement preparation programmes and the company having mechanisms to ensure performance and feedback management these contributed positively to organizational performance.

In order to measure career management, the study took elements such as whether the company had policies on employee growth and progression; if the company had established career paths and families of jobs in every department; the existence of succession planning, career mentors, career centres, counselling facilities and retirement preparation programmes and whether the company had mechanisms to ensure performance and feedback management into consideration. These elements embody the concept of development, thereby proving that career management has a positive effect on the performance of employees and that of the organization. If organizations are to fully reap the rewards of employee development, career management needs to take place and all related elements need to be considered when planning takes place. The use of a succession plan as a tool to ensure that employees are of high potential is a good strategy to implement so those key employees are introduced to future roles that they might fill. It can also be used as a motivator so that employee retention is kept at high levels.

A recent study on the effects of employee career management on organizational performance of selected banks in Umuahia, Abia, Dialoke, Nnaemeka and Ukonu (2016: 152) found that employee career management promotes the organizational performance of banks. This means that career management strategies such as career counselling and succession planning improve the effectiveness and efficiency of banking businesses. This is in agreement with the findings of Lyria, Namusonge and Karanja (2017) on the impact of career management on organizational performance.

Career development has a number of components that make up the function, namely career mentoring, succession planning and career counselling. For employee to truly gain access and enrich themselves for the development of their careers, companies of the present and the future need to have career management channels that allow these opportunities for their employees, as studies have shown the benefits of such practices. Career management leads to career success and the success of employees is associated with the success of the organization because

employees play an important role in the performance of the business. Companies that implement such programmes are likely to be successful in their performance against their competitors. Career management is essentially the efforts of an organization to use its programmes, policies and practices so that it has a defined structure to facilitate the development of their employees. However, these programmes and practices need to be planned so that proper recording and implementation can take place. This is where career planning, which is a component of the career management, takes place.

How well an employee performs a given task will have a direct effect on the level and quality of the production that is the result of their performance. Management and supervisors of employees should then invest in the development of employees from an early stage of employee recruitment as this will quickly put employees on the path of continuous improvement and build a future for the employee where their performance gradually improves to a point of excellence.

2.3.3 Benefits of development programmes

According to Elena, cited in Hameed and Waheed (2011:224), development activities are very important for employee as it is an indication that the organization cares about their wants and needs towards development. When organizations contribute towards employee development activities, employees tend to work harder, utilizing their full skills and efforts to achieve the goals of the organization and performance standards.

Development investment is a future-bearing investment and a longer-term outlook for both the organization and the employee. Thus, it is another way of creating a long-term relationship between the organization and talented employees. The organization will retain employees who understand the working and principles of a successful organization as opposed to hiring external employees who will still need to learn the organizational culture and key success principles. Developing employees also leads to more channels of sharing knowledge and skills as those who undergo developmental programmes can share them with other employees within the organization.

In organization organizations where the hierarchy is flat and where upwards career progression might be problematic, Wilton (2013:320) suggests that organization organizations should

encourage their workers to make horizontal and cross-functional moves as the author views this not only as progressively critical for employee development, but also crucial for the development of the organization. This will not only lead to organization human resources that are fully aware of the different critical positions within the organization but also employees that can fill position speedily when needed. Secondly, abroad assignments, work shadowing and project working can open employees to new challenges, set them up for career advancement, increase work fulfilment through greater variety; develop profitable skills, promote knowledge sharing and greater understanding of the work of others in the organization.

Furthermore, according to Vijeta and Raman (2014: 8), development programmes are worth investing in as most successful organizations will gain from the progress of their workforce and the increase in skill and competence that improve morale and productivity. The progress of an organization organization's workforce with their skills and competence will lead directly to the betterment of the organization. The organization can use these modified and increased levels of skills to produce more and at a quicker rate to out-perform its competitors.

The aforementioned discussion provides evidence that development is crucial to the sustainability of an organization's competitiveness. It helps with the improvement of the organization's productivity and individual performance and allows the organization to learn how to improve weaknesses and assists in achieving all its strategic objectives. Additionally, it creates a channel of communication between the employee and the organization for the sharing of the future aspirations of both the employee and the organization. This is seen through the career planning and succession discussions and documents as these sessions allow the employee to express their views on the future of the organization, where they see themselves in the future; how they plan on contributing towards the future; and what motivates them to achieve the professional goals of the future.

The ultimate aim of all the training and development endeavours is to sharpen the skills of the workforce so that they can improve their performance. Employee performance should be seen in the improvement of production, ease in using new technology and highly motivated workers. This view is shared by Kumar and Pansari (2015a:69) who posit that employee performance. It can be seen in the quality of goods and services the company produces, as well as in customer interactions and feedback as Kumar and Pansari (2015a: 69) have noted.

2.4 Conceptualizing Performance

Afshan, Sobia, Ahmed and Mahmood (2012:646) as cited by Hafeez and Akbar (2015:53) define employee performance as “the achievement of specific tasks measured against pre-determined or identified standards of accuracy, completeness, cost and speed”. Iqbal *et al.* (2015:310) define employee performance as the way of performing job tasks according to the prescribed job description. It is the art of completing the task within the defined boundaries, being a result of training and development. As such, organizations need to have a well-defined indicator or indicators of performance. These indicators can vary from one organization to another and may vary from one department to another.

2.4.1 Performance indicators

Indicators are able to track the performance of an organization and specifically the performance of an employee. According to Velimirović, Velimirović and Stanković (2011:63), key performance indicators are financial and non-financial indicators that organizations use in order to estimate and fortify how successful they are; aiming at previously established long-lasting goals. The appropriate selection of indicators for measuring performance is thus of greatest importance.

Non-financial indicators, according to Gabčanová (2012:117), are just as important as financial indicators and management should pay careful attention to the attainment of such indicators. Examples of these, according to Iveta (2012), are customer loyalty and on-time delivery.

Financial indicators are organizational performance indicators that are quantifiable and easily interpreted by all employees, such as the growth in market share and profits that an organization has achieved (Baker, Bloom and Davis, 2016:1593).

To validate the need for key performance indicators (KPIs), Meier, Lagemann, Morlock and Rathmann (2013:100) posit that in today’s economic world, key performance indicators are an important tool to manage companies because they separate important from unimportant information, simplify complex subject matter and create transparency. KPIs are the basis for analyzing and improving processes, as well as benchmarking. Furthermore, KPIs support planning in various areas such as strategy and budgeting; form the basis for decision-making within a company; and provide incentives for both top management and employees.

When the above four functions are fulfilled, employee performance takes place in a well-planned and smooth manner since performance managers will have clear direction as to what needs to be measured; how it relates to the greater organizational goals and objectives and what training and development tools and methods will best achieve the desired performance. The decision-making becomes an easy and understandable process as the information used to make decisions is quantified in a manner that allows them to be accepted by employees and other departments because numbers are more easily understood and agreed upon than sentences that are open to misinterpretation. All these measures help in creating an enabling environment for employees to be their best. Management must step in and motivate employees to perform and create an atmosphere that encourages, supports and sustains employee improvement.

2.4.2 Creating a conducive environment

Shields (2007), Taiwo (2010) and Reece (2014) advise that there are certain factors and conditions such as employee reward systems, management-subordinate relationships and working conditions that must be present in order to foster good performance and to improve performance to a level of high quality.

The reward system of an organization is an ideal area to explore the motivation of employees to perform better than they would normally perform. However, rewards and the structure used to award employees need to be in line with what the employee views as worthy to perform better. Organizations need to do research on what motivates employees to go beyond the call of duty. This knowledge can then be used as an incentive to motivate employees to perform better. Shields (2007: 239) purported that jobs that offer basic pay only as remuneration for employee performance is not a good enough motivator for performance as there is little or no short-term incentive to improve performance. Employees can be encouraged to increase their performance for the securing of promotions up the job hierarchy or for more pay.

Aguinis (2013a:10) defines a reward system as a set of mechanisms for distributing both tangible and intangible returns as part of an employment relationship. The author also states that an employee's compensation, which is usually referred to as tangible returns, includes cash compensation (basic pay, short-term incentives and long-term incentives); returns such as recognition and status employment security; challenging work and learning opportunities. These are what Aguinis (2013a) refers to as intangible returns. The author points out that individual performance requires motivation to be appropriately directed and sustained in order

for it to be used as a lever for controlling or shaping behaviour in a desired direction, for reinforcing organizational values or enabling culture change through buying employee compliance. Wilton (2013) adds that rewards are a key determinant of employee attitude towards their jobs and the organization. Employee dissatisfaction with the composition of their reward package is likely to manifest itself in lower production, greater intentions to quit, a lack of employee engagement and dysfunctional behaviour.

The manner in which management interacts with their subordinates has a direct influence on how employees perform and relate to organizational goals. It is thus important that management pays close attention to how it communicates with subordinates and its relationship with all employees. Reece (2014:252) defines management as a process of coordinating people and other organizational resources to achieve the goals of the organization. Part of being a manager is knowing how to lead and deal with performance problems. Reece (2014) further states that a leader must deal quickly with employees who do not measure up to the standards of the organization's performance levels since other members of the group will observe the poor performance and wonder why management is not taking corrective action.

Taiwo (2010:302) states that a work environment can either be conducive or toxic. A conducive work environment gives pleasurable experiences to employees and enables them to actualize their abilities and behaviour as it reinforces self-actualizing behaviours. While Toxic work environments give unpleasant experiences and simultaneously de-casualizing employee behaviour that can have a negative impact on productivity.

Al-Shammari (2013) further explains that in a good and healthy working environment, employees are engaged in their jobs as well as in their homes. A good indication of a working environment that is good and healthy is the confidence levels of employee and the general feeling by employees that the demand of their day-to-day work-load is not in excess of their capabilities. They have positive emotional characteristics with their jobs and perceive positive conduction and crossover of liveliness, emotion and abilities between work and family. Such individuals believe that they are appreciated at work and that their jobs are a good fit with their capabilities and interests.

There is definitely a correlation of ideas and understanding between the studies conducted by Taiwo (2010) and Al-Shammari (2013:1556) on the effect of working conditions on the employee. It is interesting to note as there is a four-year separation of knowledge that the two

authors have reviewed, but they still came to more or less the same conclusion, which is that employees and their performance are greatly influenced by the working conditions under which they perform. Management, in turn, should use this understanding to better position and construct working conditions to create a workplace that is positive and that enables high performance.

2.4.3 Managing performance

Performance management, according to Du Plessis (2015a:57) is a process that manages individual and team performance towards achieving organizational objectives by using performance appraisals. Aguinis (2013a:20) is of the view that the benefit of linking performance management systems with employee development is that the feedback received from the performance management system can be used in a developmental manner. Managers can use feedback for the identification of strengths and weakness, as well as the causes of performance deficiencies to coach employees and enhance performance. This can also assist top management to achieve strategic business objectives by linking the organization's goals with individual goal. Bussin (2013:20) writes that some of the objectives of performance management are to align organizational and individual goals, in order to foster organization-wide commitment to a performance-orientated culture.

The above authors have indicated the main objectives of a performance management and revealed clearer linkages to employee training and development. The performance management system should reinforce behaviours consistent with the attainment of organizational goals. By using the performance management system, managers will have a measurement tool to evaluate their training and development methods, as feedback from employee performance should correlate with the aims of training and development. In order to ensure that performance management systems are implemented, processes must be introduced, such as performance planning, evaluating progress, annual appraisals and performance appraisals, which according to Rees and Smith (2014:242) entails the following:

Performance planning refers to a meeting between the employee and the employer to set and agree upon acceptable performance standards and objectives. This agreed performance plan forms the basis for the evaluation of the agreed objectives. The standards used must be based on the objectives of the organization and take into consideration the skills and resources available to the employee.

Evaluating progress, involves an interim formal review and feedback to the employee by the manager and if necessary, some adjustment of the plan. The evaluation steps will involve the review of the set standards, making notes of what has been achieved by the employee, as well as what has not been achieved. The reasons for successes and the failures will also be noted and, based on any relevant information, the necessary adjustments will take place.

At an annual appraisal, the line manager and the employee review the evidence, such as competences or behaviours. The competences and behaviours that are reviewed are those that were set in the planning stage and were agreed upon as acceptable standards of performance. No rating takes place at this stage. It is merely an activity of stock-taking what was done and what was not done.

In addition, employee performance must be appraised by and large. This stage is determined by the annual appraisal stage where the evidence that has been gathered is then quantified to determine the level of performance that the employee has achieved throughout the evaluation period. Mankin (2009:189) explains that performance appraisal has a dual purpose as there is focus on past performance and secondly, there is focus on future needs, with the former informing decisions about the latter. DeSimone and Werner (2011: 362) add that a performance appraisal system is a system that evaluates different aspects of employee performance. This system makes use of a standardized rating form where numerical ratings or values are generally assigned to each performance element.

To appraise employee performance and to manage the performance of employees, managers need to have a structure that can be documented and easily used to evaluate employees and justify their performance. The structure or format needs to have the relevant information that pertains to employee performance, as well as the standards that have been set by management.

According to Aguinis (2013:131), at the core of any performance management system is the assessment of performance. This is done with the use of a performance appraisal system which should include a combination of the following: basic employee information which entails job title, division and group information. Accountability, objectives and standards are descriptions of each target with objectives agreed upon by the manager and the employee and the extent to which the objective have been achieved. The next element of the system is the competencies and indicators. This section includes a definition of the various competencies to be assessed, together with their behaviour indicators. The manager makes notes during the performance

review of the major accomplishments of the employee. Once major achievements and contributions are discussed, the manager would lead to developmental achievement. This section includes information about the extent to which developmental goals set for the review period have been achieved, which is in direct influence of the development plan that was instituted prior to the evaluation. The development needs and plans of the individual would be discussed and analyzed. Within the process are different stakeholders that are in direct contact with the employee, such as the employee's colleagues. These stakeholders also play a role in the form of commenting on the ability and behaviour of the employee as it relates to job performance. The last section of the form before the employee and the manager sign the document is a section for the employee to make comments about the review process and his performance.

2.4.4 Performance appraisal data sources

When employees are evaluated, the evaluator has a number of sources of data and information that can be used to evaluate the employee. The choice to use or not use certain data or information will have a significant impact on the evaluation process. Management and evaluators need to be aware of all the options available to them when making this decision.

According to Schuler, Werner and Jackson (2012:384), when performance appraisals are conducted, those conducting the appraisal have a number of sources to use to they can gather data and information about the employee who will be evaluated. When determining whom to involve when measuring performance, employers need to consider the amount and type of contact each source has with the person being evaluated.

The amount and type of each source is very important for evaluation purposes in order to obtain an accurate picture of performance since the evaluator needs to have relevant information that accounts for the performance. This is done to assist the evaluator with assigning the correct points for each particular task being evaluated, based on relevant information.

The correct use of information will also reduce the disagreement between the employee and the evaluator as employees will not be able to dispute appraisals done on the basis of relevant and factual evidence. Some of the sources that can be used in evaluation mentioned by Schuler,

Werner and Jackson (2012:384) are supervisor or manager appraisals; employees themselves; peer appraisals; 360 appraisals; and customer appraisals.

According to Schuler, Werner and Jackson (2012:385) many companies tend to award supervisors total responsibility for measuring performance and providing feedback. This responsibility is awarded based on the assumption that supervisors know more than anyone else about how well subordinates perform their jobs. Some of the benefits of using managers as a source of performance information is that they are by default in the best position to judge the performance of employees as it relates to the objectives and aims of the organization. Managers are also more often involved in the process of rewarding performance evaluation. Managers are also generally able to differentiate between the elements that make up employee performance, like adaptability, coaching and development, regardless of the level of experience of the employee being rated: Moreover, supervisors are deemed to be knowledgeable about strategic issues, understanding performance and are usually in charge of managing employee performance. They are often the most important source of performance information. Aguinis (2013a:146) agrees with Schuler, Werner and Jackson (2012) that the position of managers allows them to supply the information needed for performance appraisal. However, he adds that it is important to consider other sources of information. If one considers jobs such as sales (banking), teaching and law enforcement, the manager may not observe his or her subordinate's performance on a regular basis. However, the manager or supervisor as a source of appraisal does come with certain problems, as described below.

One of the biggest problems with using managers as sources of information for the evaluation process is that they can commit a number of errors, namely: the horn effect; the halo effect; the leniency error; the central tendency error; the error of strictness; and the contrast error. Hunter (2016:213) describes the central tendency error as when managers continuously rate their subordinates on a central range. This is done because they may not know the employee or the employee's level of performance well enough to rate them accurately.

Boachie-Mensah and Seidu (2012:77) describe the halo effect as the influence of a manager's general impression of a specific employee's prominent positive characteristic that they view as good. During the halo effect the evaluator would give subordinate good grades even though their performance is not worthy of a good grade. The horn effect will lead to the evaluator grading an employee poorly even though the employee's performance is of a satisfactory nature. Boachie-Mensah and Seidu (2012) suspect that some managers have a tendency to view

all behaviours of a subordinate negatively because they dislike a particular behaviour of that subordinate. The leniency error occurs when managers are concerned about damaging a good working relationship with a subordinate by giving poor or negative rating. Instead of doing an accurate and proper appraisal, they give employees higher ratings than they truly deserve. According to Boachie-Mensah and Seidu (2012: 77), management psychologists claim that performance appraisal ratings obtained for administrative purposes such as increases in salary would be more lenient than evaluations meant for feedback purposes. The error of strictness occurs when managers give unfavourable appraisals regardless of the actual performance level of the employee. Tziner and Kopelman (2002: 479) as cited by Boachie-Mensah and Seidu (2012:77) believe that the main reason for this error is that the manager might be threatened that successful employees may replace them in the future. The contrast error occurs when an employee's evaluation is biased either upward or downward because of another employee's performance appraisal. In this situation, the employee would be evaluated either highly or lowly based on the employee who was evaluated just before his/her evaluation. Tziner and Kopelman (2002) as cited by Boachie-Mensah and Seidu (2012) claim that the probability of this error occurring is higher if the manager appraises many employees within a short period.

A study conducted by Boachie-Mensah and Seidu (2012) on employee perceptions of performance appraisal systems revealed that employees had a negative perception of the performance appraisal system. They felt that the system was affected by subjectivity and was influenced by some major errors, the most common of which were the similarity and the halo effect biases. There was very little employee involvement in formulating criteria, agreeing on performance standards and setting objectives for the appraisal. Employees were not well informed about the time, process and purpose of performance appraisals.

When employees assess their own performance, they are conducting a self-appraisal. According to Schuler, Werner and Jackson (2012), subordinates who participate in the evaluation process become more involved and committed to the goals. Self-appraisals increase employee satisfaction with the appraisal process and are an effective tool for self-development, personal growth and goal commitment. The view of Aguinis (2013a:148) is that the value of a self-appraisal is an invaluable component of any performance management system that can be used to increasing employee satisfaction with the appraisal process. When employees are given the opportunity to participate in the performance management process, their acceptance of the

resulting decision is likely to increase and their defensiveness during the appraisal interview is likely to decrease.

Aguinis (2013) makes the following recommendation to improve the quality of self-appraisals: Performance measurements that are comparative rather than those that are absolute measurement systems are more effective. Employees should be allowed to practice their self-rating skills. If this is done on a regular basis, it will improve the self-rating skills of employees. Managers should assure confidentiality. This can be achieved by reassuring employees that their information will not be shared with anyone other than direct managers and other relevant parties. Emphasize the future by giving employees an opportunity to show his or her plans for developmental purposes. Kliazovich, Bouvry and Khan (2013: 71) add recommendations to improve the quality of self-appraisals, namely using clear definitions of performance criteria linked to specific, observable behaviours; informing employees that their ratings will be checked and compared to other sources of appraisal such as customer appraisals and manager appraisals for accuracy; and ensuring that employees receive regular feedback on their performance.

For the management process to be effective and to run as smoothly as possible, it requires constant communication between the different departments and employees. When it comes to performance appraisal, employee acceptance of the outcomes; the relationship between management and employee and the use of the self-appraisal system is an effective tool as it allows the employee and manager to have a two-way discussion about performance, priorities and challenges. Self-appraisal can also reduce the potential of employees feeling powerless and not part of the performance appraisal, which are some of the disadvantages of a manager/supervisor-employee evaluation appraisal system.

Self-appraisal gives employee the opportunity to explain what lead their performance to be low or high, as well as express their difficulties in performing, which can be quite beneficial to management in the case where management is only exposed to the numbers that an employee produced, such as in the sales industry.

According to Aguinis (2013a), when peers of the same organization or department evaluate each other, it is known as peer appraisal. This type of peer appraisal is a useful predictor of training success and future performance. It also shows that the appraisals of peers and subordinates tend to be consistent with each other. In team-based organizations, peer

involvement in performance management is growing. Anonymous peer appraisal in the team increases interpersonal effectiveness, group cohesion, communication openness and group satisfaction. Some of the short-falls of the peer appraisal system, according to Aguinis (2013a), are that employees may not easily accept evaluations when they believe that there is friendship biasness at work. Such a problem may occur when employees believe that their ratings will be affected largely by who is rating them as those with more friends will receive higher scores than those who have a few or no friends at work. This will lead to the performance evaluation not being taken seriously and feedback received will not be taken for improvement purposes. The second problem with peer evaluation is that when employees rate each other, they are generally less discriminating than supervisors. According to Warnichet al. (2014a:318), the best position to evaluate a co-worker's performance as the peer is if an employee is working very closely with other employees in a non-competitive work group environment, as the peer evaluating the employee will have a direct relationship and information on how the employee conducts themselves in business. The last problem associated with this type of evaluation is that it is likely to be affected by what is called 'context effect'.

Since no manager can be on the ground all the time or completely aware of each worker's performance and interactions at every step of the way, peer reviews allow an employee's colleagues to assess the individual's performance. They can provide important insight into how employees interact with each other, as well as customers. Peer reviews can also show qualities and weaknesses that can inform managers about an employee's potential.

The 360-degree appraisal system uses evaluations from supervisors, peers, subordinates, customers and employees themselves to measure all performance areas of an employee. This provides the appraiser with a holistic view of an employee's performance because different sources will all see different facets of an individual's behaviour and organizational task. Some of the benefits of the 360-degree system are: Decreased possibility of biases as the system includes information from more than one source, thereby decreasing the possibility of bias. It also increases awareness of expectation, employees become aware of others' expectations about their performance. Employee commitment is improved as employees become aware of what other's think about their performance. Employee's distorted views of their own performance are likely to change as a result of the feedback received from other sources. When performance appraisals are grouped with a good development plan, they are most likely going to improve the performance of the employee. The system also provides an excellent

opportunity for co-workers, supervisors and sub-ordinates to give information about performance in an anonymous and non-threatening way. It can also empower employees to take control of their careers by receiving detailed and valuable feedback on shortcomings and strengths in different areas, thereby employees can gain a realistic assessment of where they should go with their careers Warnich *et al* (2014a:213).

Stredwick (2014:203) adds that to remedy the problem of traditional appraisal schemes that suffer from one major problem, which is that if there is a difference of opinion as to the employee's performance that cannot be resolved between the manager and the employee, the basis of the whole performance management process is undermined. The 360-degree performance appraisal system eliminates this basis by obtaining information from a variety of sources so that an all-round vision of employee performance is gathered. Disadvantages mentioned by the author are that it is expensive, time-consuming and more difficult to link employee pay to the process.

One of the most effective methods to establish and sustain strategic relationships with customers is through the use of a customer appraisal system, which is the use of customer impressions of employee behaviour and interaction as an appraisal tool. Such information is usually sourced via a questionnaire that a customer fills out (Manion, 2012).

Alternatively, a mystery shopper tactic can be used whereby a customer will use the facilities of an organization, interact with its employees and rate their overall experience. Manion (2012) believes that it can assist in giving customers a channel to communicate their experience with management about the organization's service and products and believes that to remain relevant, an organization needs to have established procedures that regularly determine customer and stakeholder requirements and satisfaction.

Aguinis (2013a:149) is of the view that the mere fact that the information collected from customers and other stakeholders is collected from the last group affected by the production or service process of an organization makes it very important for performance purposes as this information can give insight into how well or poorly employees are performing or delivering their service. Moreover, if collected and analyzed in a proper manner, the organization can use such information to improve their processes and employee interactions with customers. Information gathered from internal customers such as managers and interconnected departments can also be used for performance appraisal purposes when conducting a customer

appraisal of performance. The point raised by Aguinis (2013a:149) that the information collected and analyzed needs to emphasize the procedures used to collect and analyze such data. Relevant information needs to be collected and proper analysis instruments need to be used. If a questionnaire is to be distributed to clients to rate the service of employees, it needs to be structured in a manner that questions the relevant interactions of the employee, rather than creating false expectations of service standards. Clients should be questioned in a manner where closed-ended questions are asked for relevant employee duties and open-ended questions should be used for employee performance explanations from clients.

At the core of the customer appraisal system is the aim of improving the elements that are considered of utmost importance to the customer, such as customer experience and product quality, which are also important to the organization and a good reflection of the level of training that employees have undergone. One of the ways of achieving this goal is for employees to know what contributes to high customer service, which is the maintenance of customer relationships and providing high quality products because products and services alone will not develop relationships with customers. The employees must deliver something of value to ensure loyalty.

Choosing the right data for appraisal is important and cannot be emphasized enough. However, the proper format and documentation of a performance appraisal is crucial for record-keeping as the employee or management can consistently review past appraisals to check for improvement or the lack thereof. It can also be used as supporting documents for the promotion of employees or reprimanding them for none adherence to industry standards. Judging from the above literature, a number of elements need to be covered when a performance appraisal document is constructed. If relevant information is well-documented, it allows for the employee to have recorded documentation that explains the outcome of his/her performance. It also allows the employee to comment on incidents that affect the outcome of their performance. These documents involve stakeholders that have a direct and indirect influence and relationship with the whole appraisal system. A well-structured performance appraisal system ensures that proper processes are followed and implemented, as well as contributes to a healthy relationship between managers and employees. The importance of such a document cannot be underestimated or over-emphasized.

2.4.5 Performance appraisal methods

Bussin (2013:55) advises that employee performance can be measured in two ways by measuring the behaviours of employees or measuring the results of employees. This simplified view of measurement of employee performance allows employers to quickly narrow their approach in terms of the sources and tools they would use to evaluate employees, which is a great strategy in an organization where these are different departments involved in various activities. One can easily start to eliminate tools that would not apply to the daily activities of an employee, such as quickly deciding on an evaluation tool that assesses the behaviour of an employee because they operate a customer services activity. As a result, the behaviour that employees express would be an ideal measurement of their performance and the use of the outcome for performance would be an ideal tool to use for the production department as the quality of products is of great value to evaluate, as opposed to the means of production.

Warnich *et al.* (2014) describe numerous performance appraisal methods that organizations can use when employee appraisals take place at the workplace, which are depicted in the following diagram:

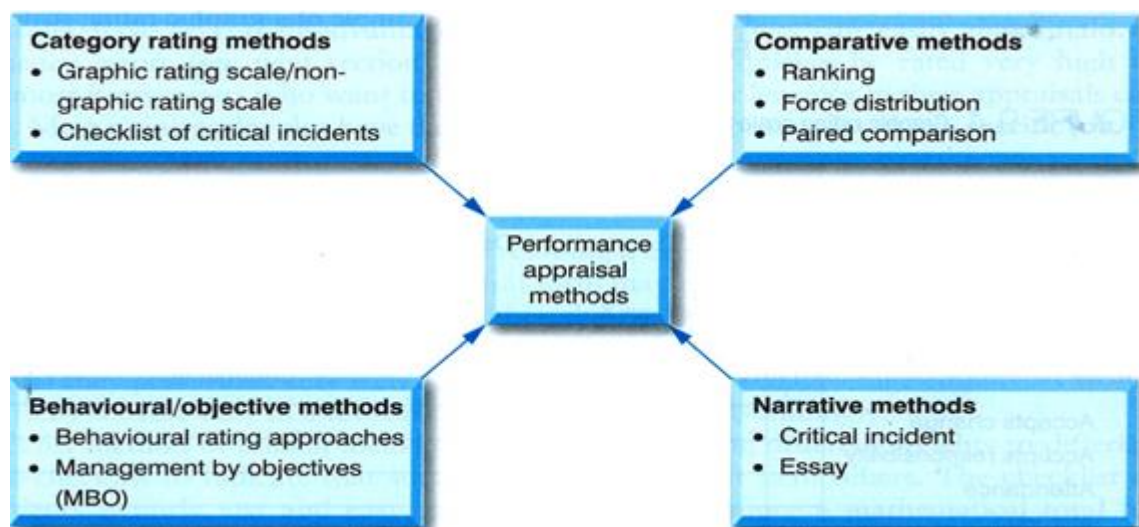


Figure 3.1: Performance appraisal methods

Source: Warnich *et al.* (2014a:303)

Warnich *et al.* (2014a) have cited four main methods for appraising performance. There are category rating methods where the rating scale are presented graphically. The category rating method uses the graphic rating scale method, which is described by Shaout and Yousif (2014:2284) as a scale that lists a number of traits and a range of performance for each. The

employee is then graded by finding the score that best defines his or her level of performance for each trait. Then the critical incidents method is one whereby the supervisor evaluates the employee based on their behaviour on a given event or situation. Some of the advantages are that the method is easy and economical to develop and administer; it is based on direct observations; it is time tested and provides more face time. The disadvantages are that it is time-consuming and laborious to summarize and analyze the data; it is difficult to convince people to share their critical incidents through a survey; and it provides a personal perspective of organizational issues.

Ghutke (2014:26) states that in this method, the evaluator rates the employee on the basis of critical events and how the employee reacts in such events, essentially their behavioural patterns during those incidents, including both the positive and the negative characteristics of the employee. This method objectively talks about an employee's performance during such incidents. Ghutke (2014) describes the method as one where the supervisor constantly records the critical incidents of the employee's performance or behaviour relating to all characteristics in a specifically designed notebook. When the critical incidents are established, the manager then evaluates the incidents as positive or negative as they relate to how the employee performed for each incident.

Comparative methods involve ranking which, according to Dessler and Varrkey (2011) as cited by Aggarwal and Thakur (2013: 2251), involves ranking employees from best to worst on a particular trait, choosing the highest and then the lowest until all employees are ranked. Some of the advantages of ranking employees are that it is fast to perform, transparent, cost-effective, simple, and easy to use. Shaout and Yousif (2014:2280) posit that the ranking method as one whereby the supervisor of an organization or department ranks his employees based on merit from best to worst. Some of the disadvantages of such a method of performance measurement is that it is less objective; it is not suitable for organizations with large numbers of employees; and it is generally difficult to determine the strengths and weaknesses of employees.

Forced distribution is another comparative method which Chattopadhyay and Ghosh (2012) as one that determines the relative positions of the employees involved in similar work by comparing them against one another, and based on their performance, the employees receive different grades after which the Likert's scaling method is used to convert these grades into numerical scores. Then, these scores are used to estimate the average performance of each

group of employees, which is referred to as the group index. Comparative methods require that manager directly compare the performance level of their employees against one another. The use of a forced distribution method forced managers to identify high average and low performers allowing high performers to be rewarded and low performers to be trained to perform better.

Some of the drawbacks of this method are that supervisors may resist placing employees in the lowest group; difficulties in explaining forced rating and comparing employees against each other rather than a performance standards

Paired comparison is another comparative method where, according to Dagar (2014), a collection of different methods that compare performance with that of other co-workers is done. The usual techniques used may be ranking methods and paired comparison method. In this method, each employee is compared with all other in pairs one at a time. Each worker is compared with all other employee in the group; for every trait, the worker is compared with all other employees. Khanna and Sharma (2014) explain that the number of times an employee is judged better than the other determines his rank. For example the employee A is compared with employee B to determine who has performed better and then A is compared with C,D,E. the number of comparison made is determined by a formula $N(N-1)/2$ where N is equal to the number of employees. Some of the setbacks of this type of methods is that in large organization the processes can be quite lengthy and time consuming and that basis of comparison can be unclear

Behavioural or objective methods include behaviourally anchored rating scales (BARS) and Management by Objectives (MBO). The main component of the behaviourally anchored rating scale is behaviour. Therefore, it is important for one to firstly get an understanding of what behaviour is in the context of the employee and the organization so that when implementing or trying to understand the behaviourally anchored rating scale, one has a firm foundation of what it is about and how it can be used effectively. Gupta *et al.* (2012:49) postulate that human behaviour is broadly governed by two factors, namely internal and external factors. The authors state that human behaviour is of utmost importance to the performance of an organization, since how effectively people at the workplace connect and communicate with one another will have a direct effect on their performance and that of the organization. It is thus important that management and the human resources department have an understanding of those factors that

influence the behaviour of their employees. Internal factors are the elements that an organization can control, such as policies, infrastructure, vision, tools and channels that are made available to the employees. External factors are those elements that are purely personal and are far beyond the control of the organization, such as family background, expectations, hopes, value systems and health. It is important that organizations take full advantage of the internal factors to try and influence the behaviour of employees because the external factors are beyond their control.

Borman and Motowidlo (1997:99) as cited by Aboazoum, Nimran and Al Musadieq (2015: 42), state that two types of employee behaviour are needed for organizational effectiveness: behaviour that relates to task performance or behaviour that is needed in producing services and goods or activities that provide support to the firm's core technical processes and secondly, behaviour that has to do with contextual performance that refers to individual efforts not directly related to their main task functions.

Based on the above understanding, it is safe to state that when the performance of individuals is used to measure overall performance management, the human resource department needs to develop and implement an evaluation process or method that will incorporate all the factors that influence the behaviour of an employee. This will allow the evaluation to not only be according to the terms for record purposes, but it will also be relevant as it will be geared to measuring the behaviour of the employee and taking into consideration the factors that influence the behaviour that an employee displays.

The advantage of this technique is that it is accurately based on clear standards. The employee gets feedback and there is no scope for bias on the part of the evaluator. However, this method is too time-consuming and expensive (Goel (2002:49). Hunter (2010:215) endorses the notion of the difficulties of BARS by stating that the system involves managers actually observing employee behaviour and rating them, which can be very time-consuming in a situation where the manager is managing a large team of employees.

BARS systems have however been favoured by many companies because they are job-related and believe these form a more accurate instrument. People who know the job and its requirements better than anyone else develop the BARS. The result should therefore be a good measure of performance on the job. They have clearer standards. The critical incidents along the scale help to clarify what is meant by extremely good performance, average performance

and excellent performance. The critical incident may be more useful in providing feedback to appraise than simply informing them of their performance rating and not providing specific behaviour examples and that systematically clustering the critical incidents into five or six performance dimensions should help to make the dimensions more independent of one another; and consistency. BARS evaluations also seem to be relatively consistent and reliable in that different evaluators' appraisals of the same person tend to be similar.

Another popular performance management method is managing by Objectives (MBO) which starts from the setting of organizational goals and clearly stating what the organization wants to achieve and how that objective is going to be measured. Drucker (1954) as cited by Hunter (2010:187) states that Management by Objectives is a management style is a successful management style for smaller organizations or divisions that resulted from a policy of decentralization because it emphasizes the setting of meaningful objectives and the exercising of self-control by managers in the running of their organizations. Drucker also emphasizes that Management by Objectives is most effective when it is used to help and guide managers to achieve their objectives. He points out that while it is a good management control system, it is also a good way to train and develop managers at all levels.

There should be enough scope for periodical revisions and amendments on a needed basis. The set goals and objectives should be realistic and achievable. Employees must have a clear idea about their roles and responsibilities towards achieving organizational objectives. After the setting of organizational objectives, managers define the objectives at a micro-level to individual employees. The job description of the employee becomes crucial in correlation to employee roles and responsibilities for achieving the objectives.

A main disadvantage of this method of appraisal is that rating can be influenced by interpersonal skills. When this happens, the evaluator can end up assessing the quality of social skills rather than the quality of decision-making. The process can be very time-consuming because the manager needs to take into account the suggestions and ideas of the subordinates in order to set realistic goals, keeping in mind the potential of the subordinates. Finally, an agreement is arrived at when the objectives are laid down in specific and clear terms with enough scope to quantify them in order to facilitate their measurement. This agreement needs to be put in writing and signed by both the manager and subordinates. The agreement is always a focal point when the manager reviews the employee's performance periodically.

Other disadvantages of MBO can be that the objectives are too difficult to achieve, the system requires managers to fill in too many forms and keep abundant records, which takes up their time from doing their job effectively; and the approach often creates unnecessary stress in the managers concerned.

Finally, there are narrative performance rating methods which use the essay method as well as critical incidents discussed above. The essay method is a performance appraisal technique created primarily for employee development. The supervisor or appraiser writes an essay in narrative style, describing the employee's performance and specifying strengths and weaknesses. Since the essay method forces the supervisor to discuss specific elements of performance, it can also minimize supervisor bias and the halo effect. Schuler, Werner and Jackson (2012: 383) are of the view that by asking supervisors to enumerate specific examples of employee behaviour, this method also minimizes the central tendency and leniency problems because no rating scale is being used.

Disadvantages associated with this method are that the period it takes for the supervisors to write the essay can be time-consuming, and essays are not very useful for evaluative purposes, especially when the performance appraisal needs to be linked to promotion or salary increases.

2.5 Concluding summary

The preceding review of literature has shown that training and development provides employees with the knowledge and skills to perform more effectively. It allows employees to meet current job requirements or prepare them to meet the inevitable changes that occur in their jobs. When it comes to people advancement development plays an essential part in preparing employees for any opportunity within the organization. Development is also part of an integrated system of performance in which performance is measured against criteria that are tied to organizational development objectives. Current literature presents evidence of the existence of the effects of training and development on employee performance, which support the purpose of training and development mentioned by Warnich *et al.* (2015a: 343) and these are to improve performance; to upskill employees, to improve effective people management; to address organizational challenges; orienting new employees; preparing for promotion and managerial succession, satisfying personal growth needs.

A study conducted by Falola, Osibanjo and Ojo (2000:161) on the effectiveness of training and development for employee performance and organization organizational competitiveness in the Nigerian banking industry found that training is important for the survival of any organization. It is also imperative for the effective performance of employees, enhancement of employee ability to adapt to the changing and challenging business environment and technology for better performance; and increases employee knowledge to develop creative and problem-solving skills. This study indicated that training and development affects employee performance and organizational effectiveness, which implies that effort, must be made to ensure that employee skills and knowledge are fully utilized through adequate and timely training design and implementation. The overall result showed that the behavioural training techniques have a significant effect on employee performance and organizational effectiveness. There is a positive impact of cognitive training techniques on employee optimal performance. It is therefore recommended that individuals should be more proactive and seek to be more creative and innovative in order to contribute their part through their profession and skill. Employers of labour and decision-makers should endeavor to create enabling training environment and favourable training policies that will provide every worker with the opportunity to attend training. Management should also take into consideration the training needs of each worker and act appropriately.

According to Blanchard and Thacker (2010:4), corporations that invest in training and development are more likely to gain improvement in areas such as gross profits per employee and higher net sales. Some job's salaries are tied directly to employee performance for example a salesperson. The effective training of such persons will have a positive influence on their salaries. Therefore, training and development of sales personnel will certainly result in an increase in sales figures; the employee will be more educated on the products that they sell, and know how to sell in an effective manner taking into account that the training incorporates the needed skills that are needed to produce higher sales, such as communication skills, product knowledge and the ability to identify selling opportunities.

Ongori and Nzonzo (2011:190) validate Blanchard and Thacker (2010) that corporations that invest in training and development are more likely to gain improvement in areas such as gross profits per employee and higher net sales. A majority of the respondents in their study on training and development practices in an organization as an intervention to enhance organization organizational effectiveness was of the view that the importance of training and

development is reflected in the overall success of the organization; transfer of organizational goals; skills set needed in the organization; culture of quality; improved market share; and retention of existing staff.

Passarelli (2011a:34) states that there is an imperfect correlation between skills development and organization organizational commitment, nevertheless, the author also shows that when employees are skilled and developed towards their jobs and related tasks, they are more competent at performing at high levels. Muhammad Ikhlas Khan (2012) highlighted the impact of training in the performance of employee 100 employees were taken as a sample size of Habib bank and federal Urdu University of Islamabad. The findings conclude that training contributes significantly to employee's performance so all the organizations who want to enhance the capabilities of their employee performance should focus on training. Mehmood (2012) argued that training influence on organization warrants commitment and retention towards the performance of the employee. This above assertive data is based on a study of 100 employees of the service sector at Rawalpindi Islamabad where a Regression Analysis methodology was used. The Regression Analysis confirmed that satisfaction and mode for career advancement has a direct and useful effect on organizational commitment and increase work efficiency of the employees. The findings concluded that training has a strong relationship between retention and performance and organizational commitment

Katz, Aldrich, Welbourne and Williams (2000:7) is cited by Chinomona (2013:1885) in a study on Business Owner's Expertise, Employee Skills Training and Business Performance: A Small Business Perspective that there is growing evidence in small business literature linking training to improvements in productivity, sustained competitive advantage and ultimately firm performance. The same study concluded that small business owners can successfully improve their business performance by investing in their employee skills training and also, to some extent, by continuously enhancing their own expertise. Eventually, superior business performance is expected to generate more revenue for small businesses.

A study on the opportunities and benefits of employee training and development by Vijeta and Raman (2014:8) concluded that training and development ultimately upgrade not only the productivity of employees but also that of the organization. Vijeta and Raman (2014: 9) further state that employee development is the key to organizational sustainable development. Organizations must have employees who can quickly adapt to an ever-changing world market. Companies need to invest in ongoing employee training and development to both keep

employees and be successful. The modern business world will be favourable to those organizations that can learn faster and adapt to changes quickly than their competitors. Training enhances employee initiative and quality of work, thereby assisting them to be more committed to achieving organizational goals and objectives and in turn enhancing employee effectiveness within the organization. The effect of training and development on employee job performance, initiative and quality of work is in line with the numerous benefits of training and development illustrated out by Chan (2010:6), namely as the service given to both internal and external customers will improve, and employees will be prepared and equipped to take on new responsibilities.

Abbas (2014) highlighted training as an essential element to an employee for the development of the company because some of the employees have lack of knowledge skills and competencies and failed to accomplish task on timely basis. The sample has been taken from both males and female employees of National Bank of Pakistan. The research is descriptive study and it's quantitative in nature. Primary data was collected and although secondary data also used to classify the work done. Study provides an empirical evidence of factors that effects employees training and performance of organization.

Srivastava and Agarwal (2014) highlighted that training is very necessary in the banking industry as changing environment and processes are well part off the banking industry and as such business need to invest in training in order to maximize on performance. Primary data was collected through questionnaire which was filled from various branches of axis bank and secondary data was collected from annual reports of syndicate banks and axis banks for the year 2008 to 2013 and from RBI publication. The findings conclude that training in private sector bank is better than public sector banks. Some of the recommendations that were made were to in future training should be easy to understand so that it will beneficial for the banks as well as to the employees.

Ghorbani and Fard (2015:60) highlighted that customer's staffs training is very essential to compete for the pressure of challenges which bank industry faces on the daily basis. Random sampling method was used and research was conducted in Tehran, Iran. They suggested that customers training is very beneficial to both managers as well as the employees because it affects the performance of employees and also beneficial in performing non-bank financial activities.

Many studies have shown a positive and direct impact on the performance of not only employees, but also of the organization, when proper training and development activities have been introduced within an organization. The development of employees is of great importance for organization goals and employee growth. Consequently, it is imperative that organization organizations conduct proper research into the types of training and development programmes offered to employees as this will affect the performance of the organization. Historically, training and development on job performance would be seen at the level of competence of employees, such as product knowledge; the level of accuracy in a given skill trait; problem-solving skills; and the contribution per employee to organization organizational market share growth, net profit and sales units sold. Employees who undergo training are better prepared for changes in their work as they are trained to learn faster and understand different business processes. Undoubtedly training and development is pivotal to improving employee performance.

The next chapter outlines the research methodology followed in establishing the objectives of this study.

CHAPTER THREE
TALENTDEVELOPMENT AND PERFORMANCE
AT CAPITEC BANK

3.1 Introduction

This chapter presents and evaluates training, development and performance at Capitec Bank. The review is guided by literature, company reports and programmes such as the Need for Staff training which provides an overview of Capitec Bank's business goal, mission and vision and how this can be achieved through a talent pool and skill development; the Capitec Bank Talent Development programme, which provides an understanding of the Bank's objectives and assists in evaluating the training milestone of Capitec Bank and employee performance; the Graduate Development Programme; the Skills Development Act (1998) which guides the development of skills in South Africa. A brief overview of the Bank's profile is given in here.

The South African Skill Development Act of 1998 was enacted to provide an institutional framework to devise and implement national, sector and workplace strategies to develop and improve the skills of the South African workforce; to integrate those strategies within the National Qualifications Framework contemplated in the South African Qualifications Authority Act (1995); to provide for learnerships that lead to recognized occupational qualifications; to provide for the financing of skills development by means of a levy-grant scheme and a National Skills Fund; to provide for and regulate employment services; and to provide for matters connected therewith.

3.2 Capitec Bank Profile

Capitec Bank (hereinafter referred to as the Bank), in their Company report of 2019, state that it is a financial institution based in South Africa, which, as at 2016 had over 11,440 employees. The bank has simplified the methods of conventional banking, thereby making it one of the strongest banks in the world. As one of the top three strongest banks in the world, Capitec Bank makes it their personal mission to create an all-in-one integrated system that makes banking an easy errand. The Bank augments its latest technology and takes careful notes of their daily interactions with clients. Through this method, it is capable of assessing its business practices and come up with new innovations. This enables the bank to provide practical solutions for a more effective way in transacting, saving, and accessing assets. The banking institution also operates multiple services that cater for the needs of their clients. Everything is tailor-made with utmost customer care, from remote banking to paperless transactions, promising cost-friendly banking solutions with total transparency guaranteed in any transaction that is made. The people in Capitec Bank strive to maintain mutual understanding between staff and client and to continue to achieve its goal of ensuring efficient client -staff relationship.

In the year 2020, the bank made major efforts in creating a learning centred organization. This included initiatives to change the mindset of employees to appreciate the importance and value of continuous development. Furthermore, the institution made a combination of online and facilitated learning initiatives available on demand to stimulate a learning culture. Also, the institution upgraded the learning management system to make its digital learning more accessible and improve its learning technology capability. It increased the reach and effectiveness of its learnership programmes, aimed at improving competencies and the engagement levels of its people. Leaders at all levels attended leadership interventions focusing on inspirational leadership, improving the cohesiveness of teams and developing its employees towards a positive Capitec culture. Client-centricity remains a key focus area and is instrumental in understanding its clients.

3.3 Talent Development

At the Bank, development is a team effort involving human resources, line management and employees. The design and delivery phases of learning programmes involve senior management to ensure that programmes meet business objectives. All learning is centralised and done in-house under direction of subject-matter experts. This ensures that staffs meet the

bank’s service objectives and fundamentals in terms of new products, services and legislative requirements. It allows the bank to adapt talent development in response to changing client needs and creates closer alignment between learning, design and delivery functions (Capitec, 2019).

Quite a number of employees attended different training courses between 2017 and 2019. There was the Induction/On-boarding training which was designed to introduce new employees into the Bank and familiarize them with the bank, its goals, vision and mission as well as aid employees in finding where they can best perform in the bank.

Another training programme introduced to staff was the management and leadership skills training programme designed to empower employees the said skills. Year 2020 saw a strong focus on improving leadership behaviour at all levels of the business through creating ongoing leadership events and courses; focus on ongoing distance-learning solutions that are aligned with the Bank’s Learning Organization model and an increase in compliance-related courses where the focus was on Health and Safety in the branch network.

Table 3.1: Formal Learning Intervention Measures

Number of employees attending course			
	2019	2018	2017
Induction/on-boarding	2361	1849	3632
Functional/technical	1767	3877	3607
Management and leadership	4810	793	2016
Compliance	1068	198	295

Source: Capitec Bank Annual Report (2019)

3.4 The Capitec Bank Graduate Development Programme

The Graduate Development Programme (GDP) is an 18 month talent development programme which is a flagship of the Bank that focuses on developing the functional, organizational and leadership skills in Capitec. It is specifically designed for graduate students to be critical thinkers; to be innovative and to build strong leadership acumen.

The selection process to the programme is very rigorous with candidates selected according their interests, skills and aptitude. Confirming the rigor of the process, one successful candidate said: *“First, I submitted my CV and academic record. I was called for a Skype interview at the*

Johannesburg offices and then did 3 additional interviews. I was then flown down to the Bank's Headquarters in Stellenbosch for another interview. I also completed a number of internal assessment tests before being accepted to start the programme in February 2017. The bank also helped cover my relocation costs when I moved to the Western Cape.” (Thabiso Ntando, 2016).

During the training period they earn a monthly salary and have set working hours. They rotate between business divisions where they are mentored by senior managers who are specifically assigned to guide them through the process. There is also the line manager who oversees what they do and checks in with them during their rotation. The GDP candidates also attend special business and leadership training workshops and coaching sessions led by external consultants of the programme. The notion behind the programme is that it provides an insight on being a better and more informed leader that can exert influence in any position.

Upon successful completion of the programme, each person gets assigned to any of the Bank's Departments which could be Marketing and Communications; Risk Management; Information Technology; Properties and Development; Data and Digital Solutions; Client Experience; Financial Management; Credit Management and Business Support (Leaply, 2020).

Successful completion of this programme entitles one to more benefits such as recognized study leave, a functioning laptop or tablet, support for any possible relocation, resources to develop your career, life coverage, and permanent employment with Capitec Bank (Intern-update, 2020).

3.5 Performance Management at Capitec Bank

Employees of the bank have clear performance, development and career goals. This helps the financial institution to engage on matters that create value for both employees and the bank. The training and development initiatives are guided by a business-driven and dynamic performance management system used to optimize group and individual performance. There are talent diagnostic and review sessions that are frequently held to indicate succession needs, development opportunities and risks to be managed. The bank's performance management practices are well established and support its focus on continuous improvement. Performance is continuously measured through refining its management operating systems (MOS) to track variances in performance; individual employee performance agreements that form the basis of regular review conversations; bi-annual performance assessments and individual performance development plans. The MOS links group-wide strategic initiatives and key performance

indicators (KPIs) to divisional goals and measures, which in turn cascade through every level to all employees. MOS is a reporting channel that provides a weekly and monthly view. It integrates personal performance measures to align the entire group.

Other indicators of the success of training programmes are also used. These are the number of participants from designated groups; the number of females in programmes such as the GDP; bursaries for Tertiary studies and Management Courses.

3.6 Concluding summary

Capitec Bank understands that its business relies on employees who are able to deliver on its strategic objectives by upholding its values and working according to the Capitec Way. For the institution to remain competitive, it needs to attract diverse employees who have the appropriate skills, experience and values required by its business model and ambitions. Therefore, the bank needs to develop its workforce to meet with the demand in the modern-day financial world.

The above discussion has provided a glimpse at how talents are nurtured and retained at Capitec Bank. It is important to note that the institution is committed to the development of employees from within. Hence, it retains talented employees and continues to grow its business and delivering services. To achieve this, the institution utilizes robust talent metrics, diagnostics and performance review discussions. It reduces human capital risks by analyzing employee data, predicting and managing succession needs and identifying opportunities for talent development. Also, training programmes designed by the Bank are based on a client-centricity model because it is the key focus area and it is instrumental in understanding its clients. The institution thus continues its implementation programmes that foster this approach.

The next chapter presents the research methodology to establish the research objectives set out in the first chapter.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Introduction

This chapter outlines the research methodology used in this study. It describes the techniques and methods that relate to sampling; data collection, processing and analysis; the verification of data reliability and validity; and the area in which the study was conducted. The appropriateness of the research instrument used and the appropriateness of the research philosophy, design and strategy are all explained herein.

4.2 Research Design

When research is conducted, a plan of action firstly needs to be developed. This is known as a research design. The research design describes the steps to be followed when the research is conducted, as well as how the data is going to be collected and analyzed. Fox and Bayat (2007:51) describe the research design as a plan of action that details the collection of data; the analysis of the data from the participants that form part of the study; and what is to be done with the data in order to draw conclusions. The number of groups to be used must also be specified. In addition, Senam and Akpan (2014:466) state that the research design is a technique of investigation adopted by the researcher to find out the facts that were either unknown or bleak. The various designs available in research are descriptive research, correctional research, explanatory sequential mixed methods, exploratory sequential mixed methods and causal comparative research.

The research design considered appropriate for this study was the case study research design. The case study research design is a type of research design research used to analyze a phenomenon, to generate hypotheses, and to validate a method (Teegavarapu & Summers, 2008). It is possibly one of the most criticized social research methods (Teegavarapu & Summers, 2008). However, it is one of the widely used research methods (Yin, 2003).

This study is divided in three stages, which reflect the steps of undergoing a case study research. These stages include defining and designing the study, where a complete plan and rationale for methods used to select participants, form the hypothesis, build rival theories were done. The second phase involved the preparation for collection of data, data collection, analysis and interpretation of the data. The third stage, primarily involves writing reports by drawing conclusions from the case studied.

4.3 Research philosophy

There are generally two research philosophies, namely positivist research and phenomenological research. The positivist research philosophy places the researcher in a position of being impartial while trying to discover absolute knowledge about an objective reality (Scotland, 2012:10). It explains relationships and attempts to identify causes which influence outcomes. Aliyu, Bello and Kasim (2014:81) describe a positivist researcher as one that has an idea or notion that the universe or world conforms to permanent and unchanging laws and rules of causation and happenings: that there exists an intricacy and complexity that could be overcome by reductionism, with the intention of asserting an importance and emphasis on impartiality, measurement, objectivity and repeatability. Positivist research has equally a realistic and an independent and objective analysis and view of the universe.

The methodologies frequently used by positivist investigators and researchers comprise confirmatory analysis; nomothetic experiments; quantitative analysis; laboratory experiments; and deduction. Under the positivist philosophy, strategies usually employed are surveys, case studies and causal comparative studies.

The phenomenological research philosophy on the other hand attempts to comprehend an experience from the participant's point of view (Williams, 2007a:69). The attention of the researcher is placed on the participant's perceptions of the event or situation and the research tries to answer the question of the experience. It searches for the central underlying meaning of the experience and it emphasizes the intentionality of consciousness, where experiences contain both the inward and outward appearance of consciousness based on the memory, image and significance. The strategies used here are Action research, Grounded theory and Ethnography. According to Ejimabo (2015:356), the Ethnographic design, which is the art and social science research method, is often referred to as the interpretive, constructivist, naturalistic or post-positivist approach that answers the questions about the challenging and

complex nature of phenomena, with the aim of describing and understanding the phenomena from the informants' perspectives.

For this study, the positivist philosophy was used as the study tried to establish the attitudes and opinions of the respondents, as well as explain and describe the impact of training and development on employee performance. The strategy that was deemed appropriate from the positivist philosophy was the survey strategy. This decision was informed from suggestions by Leedy and Ormrod (2010:187) that when research involves acquiring information about one or more groups of people by asking those questions and tabulating their answers with the ultimate goal of learning about the population, the descriptive survey or normative survey is appropriate. According to Andres (2012:9), the Survey method encompasses data collection in the field; the organizing of data by individual record but still employing a multitude of methods to gather data on the individual; and is used as a method to establish the value or extent of the phenomena under investigation by either counting or measuring some or all of the information gathered. Senam and Akpan (2014:461) explain that the survey is one of the methods of the quantitative research technique that entails a process which involves the gathering of information or data, analyzing the data and using the results as the basis for determining the trends or the issues that formed the thrust of the research. The issues that constitute a research problem could be the attitude, opinion, behaviour or practice that arouses the concern of a researcher.

4.4 Research strategy

Different types of research strategies that could be used when conducting a research study include qualitative research, quantitative research, or a combination of both qualitative and quantitative research (mixed methods). According to Wedawatta, Ingirige and Amaratunga (2011:1), when one considers a research strategy, the researcher needs to select the strategy based on the research objectives; the questions that need to be answered; the extent of existing knowledge on the subject area to be researched; the resources at the disposal of the researcher; and most importantly the amount of time and the philosophical underpinnings of the researcher.

Davies (2007:148) is of the view that the purpose of quantitative research is to discover answers to questions through the application of scientific procedures and that these procedures have been developed and designed in order to increase the likelihood that the information gathered will be relevant to the questions asked and will be reliable and unbiased. According to Patten

(2015:10), quantitative research methodology allows the researcher to work with large samples because objective measures such as anonymous, objective questionnaires are usually easy to administer to large numbers of participants in a short space of time. In contrast, qualitative research tends to use smaller numbers of sample size because the time required to conduct the research by means such as extended in-depth one-on-one unstructured interviews and extensive observations takes much more time to conduct.

As was indicated earlier, this study has adopted a positivist philosophy and as such, it has used the quantitative research strategy. Patten (2015:48) suggests that a quantitative approach is advised when the study tries to explain or describes the impact of a situation or process, when the participants are not easily available for extensive observation or when time and funds are very limited. These reasons were all applicable to this particular study. According to Kabir (2016:204), the different data collection techniques for collecting data under the quantitative strategy are experiments, surveys, questionnaires and interviews.

The survey method as a data collection technique was an acceptable positivist approach for all 204 target respondents of Capitec Bank. This made the administration of the research instrument and the collection of the data easy. The survey method allowed respondents to answer with more candor and with valid answers, which lead to more accurate data as respondents were more open and honest. The survey also allowed for flexibility as it could have been administered via post, e-mail or face-to-face, depending on the situation. In this study, the survey was hand-delivered to all relevant branches.

4.5 Target Population

A population is any group of individuals, events or objects that share a common characteristic and represent the whole or sum total of cases involved (Fox and Bayat, 2007:144). It is the total number of respondents who would meet the research criteria. Burns and Grove (2016:236) point that the target population is the whole collection of respondents that meet the chosen set of criteria.

The target population for this study comprised of all the service consultants of Capitec Bank employed within the City of Durban. There are 32 branches of the bank with a total of 204 service consultants.

4.6 Sampling procedure

Walliman (2011b:185) states that sampling is the selection of a number of cases from a population. There are two broad sampling methods in research, namely probability and non-probability sampling methods. According to Adams and Lawrence (2015:466) non-probability sampling is a technique conducted in situations that do not permit the kind of probability used in large-scale social surveys. The techniques used under this method are Convenience sampling, Quota sampling, Purposive/judgmental sampling and Snowball sampling. A purposive sampling technique involves examining the entire population that have a particular set of characteristics, such as specific attributes/traits, experience, knowledge, skills or exposure to an event. Adams and Lawrence (2015) add that since a total population sample involves all members within the population of interest, it is possible to get deep insights into the phenomenon the researcher is interested in. A purposive sampling technique is a type of non-probability sampling, which means that it is not possible to make statistical generalizations about the sample being studied. However, the use of a purposive sampling technique does make it possible to make analytical generalizations about the population being studied.

On the other hand, probability sampling is any method of sampling that uses random selection whereby all members of a particular population or sub-population has an equal chance of being selected. This sampling method uses techniques such as cluster sampling, systematic sampling, stratified random sampling and simple random sampling.

This study used the non-probability sampling procedure by means of purposive/ judgmental sampling method because it gave all participants an equal chance to be part of the study and viewed each participant's contribution as equal to those of the others that formed part of the study. This technique allowed the researcher to take advantage of potential for human bias in the selection of cases to be included in the sample, representative of the population being studied. Since the units selected for inclusion in the sample were chosen using purposive/ judgmental sampling, the sample selection technique allowed the study to make generalizations from the sample about the population.

4.7 Research instrument

Due to the research design being descriptive in nature and the research strategy chosen quantitative by means of a survey, data for this study was collected using a structured questionnaire. The structured questionnaire complemented the quantitative nature of the study

as it could be printed a number of times to be available for a large number of participants and it allowed for descriptive questions to be posed.

The advantage of using a structured questionnaire is that the respondents have more time to think about the answers to the questions posed. Moreover, a large number of respondents distributed over a large geographical area can be reached, as was the case in this study. Questionnaires are very cost-effective when compared to face-to-face interviews. They are easy to analyze and they reduce bias as there is uniform question presentation and no intermediary. The administering of the questionnaire also enables the researcher to have options, as they can be sent by means of postal mail, be self-administered or even emailed (Brynard, Hanekom & Brynard, 2014: 48; Davies *et al.*, 2016: 55).

4.8 Construction of the questionnaire

The questionnaire used for the research was a 5-point Likert scale where respondents had to select from 5 options, namely agree, strongly agree, not sure, disagree and strongly disagree. LaMarca (2011) states that the advantages of using a 5-point Likert scale in research are that they are easily understood by participants; they are effectively quantifiable and they are easy to code when accumulating data, since a single number represents the participant's response. Likert surveys are also quick, efficient and an inexpensive means for data collection. The 5-point Likert scale allowed for easier data analysis and gave participants more room to express their views. All the questions within the questionnaire were short and easy to understand as in all of the sections, the questions were posed in a simple manner using plain language to ensure understanding. The questionnaire was constructed mainly to elicit responses to questions based on employee training, development and employee performance.

The questionnaire was aligned to the problem statement and research objectives and divided into five sections where:

- Section A solicited the biographical information of the respondents. This information was necessary because it assisted in establishing the type of respondents that the research dealt with. Biographical information provides data regarding the research participants and is necessary for the determination of whether the individuals in a particular study are a representative sample of the target population for generalization purposes. The importance of biographical information lies in its contribution to helping better prepare to deal with the issues of the research.

- Section B comprised statements that dealt with the relationship between employee training and employee performance. This section contains questions that assesses employee training on software usage, managing changes in credit grant policy, quality service delivery, sales of financial products and opening a saving account.
- Section C comprised statements that dealt with the relationship between the employee's development and employee performance. This section contains questions that measure employee awareness of different career paths in the banking sector, future career path within the company, ability to work hard in achieving quarterly goals, knowledge on how the different departments work and interact with each other and knowledge of different function performed by manager
- Section D sought to establish whether there were organization organizational issues that constrain employee performance.
- The last section, Section E, sought to evaluate the effect of training and development on employee performance. This section contains questions that measure employee performance.

4.9 Pilot study

A pilot test, according to Arain *et al.* (2010: 67), is a small study for helping to design a further confirmatory study. The purpose of a pilot test is to test the procedures of the study; the validity of the research instrument; and the extermination of parameters such as the variance of the outcome variable to calculate sample size.

A pilot test was conducted by the researcher to 10 service consultants at the Bank's Head Office boardroom in Westville, Durban. These participants were randomly selected, guided by their availability. The participants were given thirty minutes to answer all the questions and were allowed to ask questions if they needed clarity. This allowed the researcher to analyze any shortcomings of the questionnaire and make any necessary adjustments.

4.10 Administration of questionnaire

Leedy and Ormrod (2010:198) suggest that to maximize the return rate of a questionnaire, the researcher should pay attention to the timing of the administering of the questionnaire. The researcher should administer the questionnaire when it is most convenient for the respondents to answer the questions and make a good first impression. To collect data from the population,

the questionnaire (Annexure B) was hand-delivered by the researcher to all the participating branches. Prior to the delivery of the questionnaires, the researcher communicated with the different branch managers about the delivery of the questionnaire. Upon arrival at the different branches, the branch managers were requested to distribute the questionnaires to the services consultants.

To overcome the possibility of the need for clarification, a covering letter (Annexure A) detailing what the study was about was attached to the questionnaire and clear instructions were given on how to respond to each question. The managers were requested to read this covering letter to the participants, as they had advised that these would be handed over during their weekly meetings.

Marked boxes were left at the back office of each branch where the respondents were requested to place the responses. The researcher collected all the boxes after a week.

4.11 Sample size

A total of 204 responses were received, which made up the sample size of the study.

4.12 Data Analysis

The data collected for this research was captured and analyzed using the Statistical Package for Social Sciences (SPSS) software. This process yielded descriptive and inferential statistics, which are explained in detail in chapter 5. The descriptive statistical analysis adopted the use of frequency tables in explaining the data captured in this research, while a multiple regression technique was adopted as the inferential statistical technique to evaluate the relationship between training and performance. Multi-nominal Regression Technique was used to establish these relationships because it is predictive and models a dependent variable in terms of its relationships to a set of independent or explanatory variables. The performance of the employees was considered as the dependent variable while work training on quality service delivery, work training on managing change in grant policy and work training on competence were the independent variables.

The regression formula is given as

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + E \dots\dots\dots (Equation 2) \text{ where}$$

y = employee's performance

x_1 = work training on quality service delivery
 x_2 = work training on managing change in grant policy
 x_3 = work training on competence in software usage
a (Alpha) = Constant or intercept
 b_1 = Coefficient for x_1 ...
E = Random Error Term (residuals)

4.13 Testing for validity

According to Gay, Mills and Airasian (2012: 375), validity is the degree to which data can accurately gauge what the researcher is trying to measure. There are various types of validity test, namely discriminant validity, content validity, face validity and construct validity (Andres, 2012:116)

Engellant, Holland and Piper (2016:39) describe discriminant validity as the extent that measures different constructs diverge or minimally correlate with one another. Discriminant validity may exist when measures of different variables are significantly but only slightly correlated with each other, or not correlated with each other. Discriminant validity is determined by comparing validity correlation coefficients to the heterotrait-mono method correlation coefficients. According to Zaiř and Berteá (2011), discriminant validity assumes that items should correlate higher amongst them than they correlate with other items from other constructs that are theoretically supposed not to correlate. Testing for discriminant validity can be done using one of the following methods: O-sorting, chi-square difference test and the average variance extracted analysis.

Andres (2012) explains that content validity is the relationship of one or more measures to a given construct. A clear definition of constructs should lead to the development of indicators designed to measure that construct.

An extensive literature review on the different variables and how they relate to each other ensured that the questions asked were relevant to the research objectives and the respondents. Prior studies on the impact of training on employee performance and the impact of training and development on employee performance used a similar research instrument. Furthermore, a pilot test was conducted to ensure that the questions were relevant and allowed for any changes that needed to take place to ensure content validity was maintained.

Face validity is the first impression of a questionnaire, related covering letter and other materials that will determine whether potential respondents will complete the survey. To ensure that face validity was maintained and contributed to the participation of the desired respondents, the covering letter stated exactly what the research was about and the manner in which it was conducted. The questions were posed in a manner that clearly suggested that they were training, development and employee performance-related and related to the respondent. Validity is concerned with the ability of an instrument or factor to accurately measure what it is supposed to measure (Andres, 2012; Adams and Lawrence, 2015:79).

Adams and Lawrence (2015: 93) state that construct validity is concerned with whether a measure is reflective of the hypothetical construct of a variable. It is a general sense of what the variable means.

To test validity, the study used discriminant validity mainly through the Chi-square test

4.14 Testing for reliability

Senam and Akpan (2014:475) state that reliability is the degree of similarity between two or more results or information obtained with an evaluation instrument after a repeated administration of the same instrument. It refers to the extent to which a measurement is consistent and reproducible. Bolarinwa (2015:198) agrees that reliability concerns the extent to which a questionnaire, test, observation or any measurement procedure produces the same results on repeated trials. The measure of reliability assesses the stability of a test over time.

Easterby-Smith, Thorpe and Jackson (2012:230) point that there are several reliability concepts to consider when one approaches a research project, such as test/retest reliability where the same test is the repeating of the same test on a second occasion. The correlation coefficient obtained between the two scores of an individual on the same test administered on the two occasions, if the test is reliable, can be expected to have two scores for each individual that are similar.

Furthermore, Gliem and Gliem (2003:88) advise that when using Likert-type scales, it is imperative to calculate and report Cronbach's alpha coefficient for internal consistency reliability for any scales or sub-scales one may be using. Anderson and Gerbing (1988) as cited by Raubenheimer (2004) suggested that when using sub-scales reliability, the multi-dimensional scales be developed by firstly, defining preliminary scales through item-total

correlations and/or exploratory factor analysis; secondly, examining the uni-dimensionality of these scales through confirmatory factor analysis; and finally, assessing the reliability of these scales through internal-consistency analyzes.

Reliability can also be tested by Alternate Form reliability. This type of reliability is used as a means of control. It is the administering of alternate but equivalent forms of the same test to the same people at different times in order to measure stability over time and equivalency of items.

There is also Inter-rater reliability. This type of reliability measures the agreement between raters. This is done by having two people count or rate behaviours and determine the percentage of agreement amongst them. Andres (2012: 122) is of the opinion that for survey research to be reliable, the measures contained in the survey instrument must be designed in a clear and unambiguous way in order to ensure that respondents would answer the item in the same way if she or he were asked to repeat the exercise.

To test reliability, the study used Cronbach's alpha.

4.15 Limitations of the study

A limitation of a study design or instrument is the systematic bias that the researcher did not or could not control and which could inappropriately affect the result (Price and Murnan, 2004: 66). The study experienced the following limitations:

- i. The focus of the study was only on service consultants working at branch level and managers were not part of the study.
- ii. The study was limited only to Capitec Bank branches within the Durban district and not the greater KwaZulu-Natal Region. Therefore, the results cannot be generalized.

4.16 Delimitations

Delimitations are factors that affect the study over which the researcher generally does have some degree of control. Maree (2007:42) states that delimitations should serve as a constant checklist and reminder of the potential shortcomings and possible weaknesses in one's research due to the large number of potential participants in the study population. These are the characteristics that limit the scope and describe the boundaries of the study. According to

Suresh (2015), the boundaries of the study are the geographic size, population traits and sample size.

The delimitations of this study were that the study was only based in the City of Durban and not the whole of Capitec Bank. It was also only concentrated on the service consultants and no training facilitators were part of the study.

4.17 Elimination of bias

Bias is any tendency which prevents the unprejudiced consideration of a question. Bias can occur when a systematic error is introduced into sampling or testing by selecting or encouraging one outcome or answer over another and can occur at any phase of the study, including the study design or data collection (Pannucci & Wilkins, 2010: 1).

Bias was eliminated in this study with the use of a purposive/ judgmental sampling technique which ensured that all respondents were viewed equally and no bias of any sort such as age, gender or race took place. The construction of the questionnaire was done in a manner that ensured that the use of words, how questions were phrased and the style of the questionnaire eliminated any bias. The use of a pilot test allowed for the adjustment of the questionnaire where respondents felt that questions were unclear or were directed to a certain group of people.

4.18 Ethical Considerations

Ethics is a system of principles that can critically change previous considerations about the decisions, actions and choices of the researcher. It can be viewed as the branch of philosophy which deals with the dynamics of decision-making concerning what is right and wrong, and it requires the protection of subjects and the publication of the information in the research (Fouka & Mantzorou, 2011: 4)

As researchers are professional individuals, they should act and conduct research in an ethical manner that protects the dignity of their subjects and publish the information that is researched properly. A researcher must also be cautious about revealing his or her research findings if they may impede the working relations of his or her sponsor (Makau, Wawire&Ofafa2013: 2).

In this study, the following ethical issues were considered:

i. Ensuring that permission was obtained

According Walliman (2011a: 263), permission to conduct research about potential subjects or events needs to be received from the relevant parties. Failure to do this is a form of unethical behaviour. Permission to conduct the research was received from the Operations Manager Mr. Wayne Redman.

ii. Ensuring that participants had informed consent

Informed consent means that prospective research participants must be informed fully of the procedures and of any risk involved in the research and they must give their consent to participate. They must be advised that they are free to withdraw from the study at any point. The consent form must be given to individuals before they participate in a research study in order to inform them of the general nature of the study and in order to obtain their consent to participate (Jackson, 2012:54).

To ensure that participants were informed of the nature, objectives of the research and that they were free not to take part in the research, a covering letter communicating this fact was given with the questionnaire before the participants were given the questionnaire to complete. The letter of information contained a detailed account of the rights of the participant was also sent to all the participants stating clearly that their participation was not forced but purely voluntary.

iii. Ensuring anonymity and confidentiality

Walliman (2011a:263) advises that participants' confidentiality and anonymity should be maintained and researchers should take precautions to protect participants and data. The identity of the participants or any information which may identify them may not be revealed without the participant's adequate prior consent in writing. Researchers and other collaborators should deal with all data obtained through their project in such a manner as not to compromise the dignity of the participants or to infringe upon participants' right to privacy.

To ensure anonymity and confidentiality, the questionnaire did not require the names of the respondents or their employee numbers.

4.19 Concluding summary

This chapter explained how and why the study used a descriptive research design with a quantitative research strategy based on a positivist philosophy. The research instrument used, how and why it was constructed were fully explained in the chapter. The sampling strategy was

discussed, together with an outline of how the participants were protected from any potential harm that could arise during the study.

The next chapter presents and discusses the results that were obtained from the 204 responses.

CHAPTER FIVE

PRESENTATION AND DISCUSSION OF FINDINGS

5.1 Introduction

This chapter presents and analyzes the findings of this study. Data was collected from 204 respondents, which made up the sample size of the study. The data was captured and analyzed using the Statistical Package for the Social Science (SPSS) to yield inferential and descriptive statistics.

The results are presented in line with the sections of the questionnaire, which set out to establish the following research objectives:

- i. To explore the relationship between employee training and employee performance;
- ii. To explore the relationship between employee development and employee performance;
- iii. To establish whether there are organizational issues that constrain employee performance; and
- iv. To establish the effect of training and development on employee performance.

5.2. Results

In order to establish the abovementioned objectives, the questionnaire had five sections where Section A solicited biographical information from the respondents and sections B to E obtained responses in line with the research objectives stated above. The following graphical information analyzes each segment of the research questions under Section A.

5.2.1 BIOGRAPHICAL INFORMATION

Table 5.1. Gender

	Frequency	Valid %
Male	76	37.3
Female	128	62.7
Total	204	100.0

The ratio of males to females seen above indicates that Capitec bank Durban is female dominated. The Banking Sector Skills Plan, (2015:28) shows that the sector employs 61% females and 39% males. This seems skewed in terms of alignment to population statistics South Africa, Community Survey (2016) show that in terms of gender, the overall picture for KwaZulu-Natal Province indicates the existence of more females than males 92 males per 100 females and the same applies in all the local municipalities. However, filtering down to specific age groups, the younger age groups – specifically up to the age of 49 – indicate a higher rate of males than females, while the inverse applies from age 50 and above. Therefore, there needs to be an active move from the financial sector to ensure a more diverse workforce as the South African constitution dictates. This view is also shared by Moses Nyabanda (2015:99) who states that in Africa, financial inclusion is a macro-economic issue that has an inverse impact on poverty: increasing the number of people who participate in the formal financial system helps to reduce poverty. Many financially-excluded people are women and therefore greater financial inclusion also serves to bridge the gender inequality gap in Africa.

Table 5.2. Marital status

	Frequency	Valid %
Married	39	19.1
Single	161	78.9
Divorced	4	2.0
Total	204	100.0

Table 5.2 depicts the marital status of marital status of respondents who partook in the survey. Data obtained from the survey availed that 19.1 % of the respondents were married, majority of the respondents (78.9%) were single and 2 % of the respondents were divorced. Chris Hasluck (2012) cites Kewin, Hughes and Fletcher (2010) that the expansion of further and higher education intakes have meant that young people represent the highest qualified age cohort of potential recruits ever, therefore, making it easier and faster to train and develop young employees.

Table 5.3. Age

	Frequency	Valid %
<20	1	.5
20-30	164	80.4
30-40	36	17.6
40-50	2	1.0
50-60	1	.5
Total	204	100.0

The findings with regard to age, shown in Table 5.3, reveals that 164 respondents were between 20 to 30 years of age and represented 80% of the sample. They therefore formed the majority of the work force population. This group tends to move along more often as they are exploring various and more paying employment opportunities.

Wood, Geoffrey, Wilkinson, Adrian, Harcourt and Mark (2008) cites Brosi and Kleiner (1999) that older workers are generally more productive, because of their higher levels of organizational commitment and loyalty. Greater loyalty, and hence longer expected tenure, may help offset the perceived problems of amortizing training costs when compared to younger workers with longer periods of working life ahead of them.

Table 5.4. Qualifications

	Frequency	Valid %
Primary	1	.5
Matric	93	45.6
Diploma	61	29.9
Degree	40	19.6
Post Graduate Degree	9	4.4
Total	204	100.0

It is evident that a large portion of the respondents are educated at a level higher than matric. The findings also suggest that little training and development might be needed to ensure that bank related expertise is transferred to the new recruits.

According to Socio-Economic Review and Outlook of 2007, 2017 and the 2019/2020 KwaZulu-Natal levels of education for individuals at age 20+ show that majority of the individuals only had a matric certificate or had not completed schooling. This age group also represent the majority of the respondents of the study which clearly shows that majority of the employees do not fall within this bracket.

Table 5.5. Race

	Frequency	Valid %
Black	100	49.0
Coloured	27	13.2
Indian	75	36.8
White	2	1.0
Total	204	100.0

The race distribution of the sample is presented in Table 5.5 and it shows that the majority of the respondents are Black (49%). The high percentage of black consultants at the bank reflects the South African demographics. However, this is still not in line with the demographic profile of the province of KwaZulu-Natal. This is depicted in Figure 2.2 below where blacks constitute about 88% of the province population. A diverse group of employees should look as such.

A study conducted by Borat *et al.* (2015) on the demographics, employment and wage trends in South Africa found that over the past decade there has been a pattern of racial dominance from Africans followed by Indians, then Coloured and finally Whites. However, the Banking Sector Skills Plan, (2015:28) shows that the sector employs 61% females and 39% males. This seems skewed in terms of alignment to population statistics and in terms of racial segmentation, where whites only make up 4.1 % of the population.

Therefore, in terms of alignment to the requirements of employment equity targets, if the sector is to align to employment equity targets, it must employ more men and individuals from the African racial group.

Source: IHS Markit, 2019

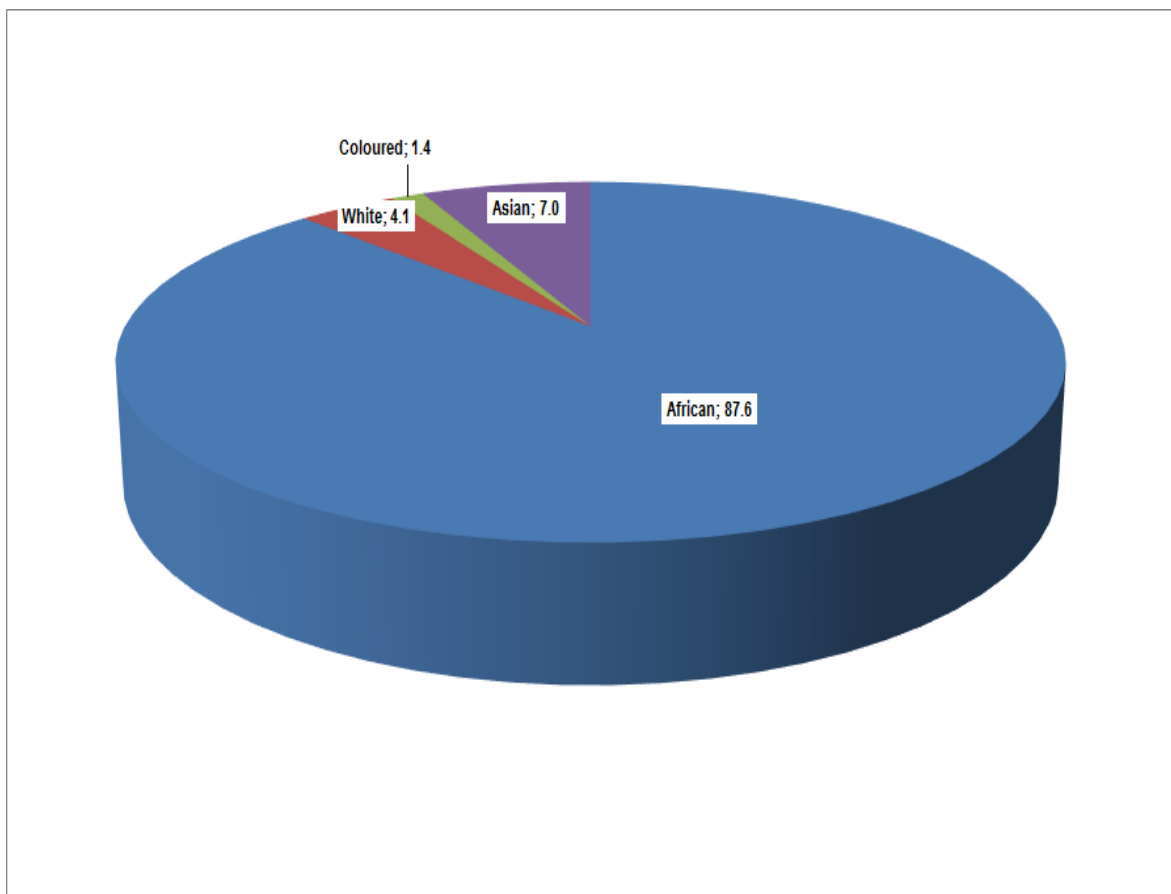


Figure 5.1: KZN's population by race in 2018

Table 5.6. Experience at Capitec Bank

	Frequency	Valid %
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1-3 years	127	62.3
3-6 years	50	24.5
6-10 years	19	9.3
10>years	8	3.9
Total	204	100.0

The results show that majority of the employees are fairly new at the Bank. This also confirms that a number of employees that were employed when the Bank started in 2001 are no longer with the company.

Salman, Ahmad and Matin (2014) Al Mamun and Hasan (2017) mentions some factors that contribute to employee turnover namely that managerial factors and high employee turnover is caused by the instability in the management of an organization. Employees are more inclined to stay and work when the organization is stable and friendly working environment. If the working environment is low-grade due to lack of all the basic facilities such as proper lighting, working in a space with some natural light, ventilation, open space, restroom, lavatory, furniture, safety equipment while discharging hazardous duties, drinking water and refreshment, workers will not be capable of facing up the difficulty for a long time and will leave their jobs. The third one is the issue of perceived alternative employment opportunity. Employees tend to leave the organization if there is a possibility to get an alternative work or career promotion somewhere else. Remuneration is also a factor because employees leave if they 'receive lower salary and insufficient financial rewards. If organizations cannot fulfil the highest capacity of personal job demand, employees may have a feeling of job dissatisfaction that result in turnover intention.

5.2.2. RELATIONSHIP BETWEEN TRAINING AND EMPLOYEE PERFORMANCE

The following section gives results of statements posed to the respondents in a Five-point Likert scale where the value 1 corresponds to "Strongly Disagree" and the value 5 corresponds to "Strongly Agree" was used to measure the constructs in this study. The mid-point of the five-point scale is therefore 3. All the means above 3 reflect that the majority of respondents tend to agree with the statements. Mean values below the value 3 suggest that most respondents tend to disagree with the statements.

The descriptive statistics for operational skills training presented in Table 5.7 below shows the mean of 4.25 and the Standard deviation of 0,49, meaning that many respondents tend to agree with the importance of operational skills training.

Table 5.7. Operational skills

	Operational skills	Mean	Std. Deviation
FPR	The ability to perform a given task.	4.25	0.49
B7	I am well trained on how to use the different banking software used at the bank	4.17	0.77
B8	I am well trained on how to manage changes in the credit granting policy at work	4.10	0.67
B9	I am well trained on how to improve and maintain the quality of service that I give to clients at work	4.36	0.61
B10	I am well trained on how to sell the different financial products to clients	4.07	0.83
B11	I am well trained on how to obtain and process information needed to open a savings account for a client.	4.57	0.54

All the means above 3 reflect that the majority of respondents tend to agree with the statements. Mean values below the value 3 suggest that most respondents tend to disagree with the statements. The descriptive statistics for operational skills training show the mean of 4.25 and the Standard deviation of 0, 49, meaning that many respondents tend to agree with the importance of operational skills training.

The high mean reflects that majority of the employees agreed in their ability to be highly operationally effective. This shows that Capitec bank has put a large amount of effort in the training of their employees' day to day duties. This is also a reflection on how they managed to win the Ask Afrika Orange Index Awards of 2014 for the Best Customer Service award in the financial industry.

Table 5.8. Employee engagement

	Employee engagement	Mean	Std. Deviation
PSS	The overall importance of employee engagement	3.46	0.78
C12	Through development at work, I am aware of the different career paths available to me	3.35	1.11
C13	Through development at work, I have planned my future within the company	2.92	1.05
C14	Through development at work, I am motivated to work harder in order to achieve the set quarterly branch targets.	3.81	0.98
C15	Through development at work, I have gained knowledge on how different departments work and interact with each other at work	3.42	1.05
C16	Through development at work, I have acquired knowledge of the different functions performed by my manager	3.63	1.00
C17	Through development at work, I have acquired knowledge of the different functions performed by my assistant branch manager	3.63	1.02

The results in Table 5.8 indicate that most respondents agree with the statements but the relatively high standard deviation suggests that there are some employees who tend to disagree with the statements, such as **C13**, “Through development at work I have planned my future within the company.” To assist with C13 where there is a relatively high standard deviation as compared to the other constructs.

Markos and Sridevi (2010) suggest that organizations should supply employees with the necessary knowledge to better understand their jobs and implement training that is conducted in a group format to promote and encourage teamwork and collaboration, thereby helping people to grow and develop through the implementation of the development programme and

provide support and recognition where appropriate, such as providing opportunities for employees to advance to better positions.

Table 5.9. Constraints to employee performance

	Constraints to employee performance	Mean	Std. Deviation
DT	The overall view of constraints to employee performance	3.09	0.87
D18	My remuneration motivates me to improve my performance	3.11	1.35
D19	Management at work communicate in a manner that is informative and motivational	3.72	1.02
D20	My working hours are designed in a manner that does not put psychological stress on me	2.61	1.30
D21	My job is designed in a manner that does not put physical stress on me	3.09	1.28
D22	The organization allows me to participate in the design of processes that affect my work	2.94	1.07

Table 5.9 shows the overall mean of constraints to employee performance (M=3.09) and a relatively high Standard deviation of 0.87. The high standard deviation suggests that there are some employees who perceived constrains to employee performance. D20 suggests that employees are not given enough time to rest. This is in line with research done by Indeed (2020) where some of the findings were that there are less developmental challenges or tasks in the bank, unfavourable working hours in some cases and high work stress.

Stafyla, Kaltsidou and Spyridi (2013) state that external stressor such as working condition and working hours can hinder productivity by means of negatively affecting employees' health and will increase work absence due to imbalanced number of rewards for the effort given. D22 which deals with participation in the design of processes that affect employee work also show a challenge which Al-Shammari (2013: 1555) state that when corrected can lead to a positive

attitude towards their work and increases organization engagement which will lead to better performance.

Table 5.10. Direct link of training and development employee performance

	Direct link of training and development employee performance	Mean	Std. Deviation
DTD	The overall importance of direct link of training and development on employee performance	3.97	0.54
E23	Training at work has reduced the number of errors that I make	4.06	0.74
E24	Training and development at work has allowed me to work independently with little supervision	4.22	0.61
E25	Through training at work, I am able to save time, resources and costs associated with granting a loan to a client	4.10	0.67
E26	Through training at work, I have an understanding of my key performance indicators/areas and I perform accordingly	4.06	0.64
E27	Through development at work, I have acquired technical knowledge and skills that allow me to take on more and new responsibilities	3.79	0.77
E28	E-learning is an effective training method for my performance needs	3.63	1.14

The results in Table 5.10 show the overall mean of the direct link of training and development and employee performance as (M=3.97) and a relatively low Standard deviation (SD=0.54). The high mean suggests that most employees perceived the direct link of training and development and employee performance as important and the low standard deviation indicates a relative consensus on this perception amongst employees.

This correlation between the mean and standard deviation shows a positive relationship of training and development and its positive effect on performance which can be seen as a parallel to a study conducted by Falola, Osibanjo and Ojo (2000:161) on the effectiveness of training and development for employee performance and organization organizational competitiveness in the Nigerian banking industry. This study found that training is important for the survival of any organization. It is also imperative for the effective performance of employees, enhancement of employee ability to adapt to the changing and challenging business environment and technology for better performance. The results of the study indicated that training and development affects employee.

5.2.3 EMPLOYEE DEVELOPMENT AND EMPLOYEE PERFORMANCE

The following results related to questions posed to establish a relationship between employee training and employee performance.

Table 5.11. Building competence on software usage

	Frequency	Valid Percent
Strongly agree	66	32.5
Agree	117	57.5
Not sure	12	6
Disagree	5	2.5
Strongly disagree	3	1.5
Total	204	100

The majority of the employees (90%) agree that they have been well trained on how to use different banking software at Capitec Bank. Only 4% of the respondents did not agree with the statement.

This finding is inline with that of Chan (2010:6) who states that when employees are trained to operate new technology and software, it will assist the organization to change quickly with the times and allow it to produce products that are wanted and needed in the market at a faster rate than their competitors. A similar study conducted by Falola, Osibanjo and Ojo (2014:10) on the effectiveness of training and development in employee performance and organization organizational competitiveness in the Nigerian banking industry found that training employees on new technology is important for the survival of any organization; that when employees are trained on technology it leads to effective performance of employees; the enhancement of employees allows for the ability to adapt to the changing and challenging business environment and technology for better performance and increases employee knowledge to develop creative and problem-solving skills.

Table 5.12. Ability to manage changes in credit grant policy

	Frequency	Valid Percent
Strongly agree	49	24.1
Agree	134	65.8
Not sure	0	0
Disagree	12	6,1
Strongly disagree	8	4
Total	204	100

The results in Table 5.12 indicate that 89.9% of the respondents agreed that there are well trained on how to manage the credit granting policy. Only 10% felt that they were not adequately trained.

Research on the Impact of Training on Employee Performance in the Retail Banking Sector in India, by Bhat (2013:292), found that training is a useful means of coping with the changes fostered by technological innovation, market competition, organizational structuring, and most importantly, it plays a key role in enhancing employee performance. Findings from Srivastava and Agarwal (2014) from various branches of axis bank highlight that training is very necessary in this changing environment and that training in private sector banks are better than public sector banks.

Table 5.13. Ability to offer quality service

	Frequency	Valid Percent
Strongly agree	84	41
Agree	112	55
Not sure	0	0
Disagree	5	2,5
Strongly disagree	3	1,5
Total	204	100

The majority of Capitec Bank employees (55 %) agreed that there are well trained on how to improve and maintain the quality of services provided to clients.

When customer service is satisfactory or improved it will lead to an increase in the number of new customers, maintenance of existing customers, increase in loan disbursement, easy and safe payment, and increase in profitability, increase in market share, increase in revenue and reduction in expenditure. This is confirmed by Amoako (2012: 134) who conducted research on Improving Customer Service in the Banking Industry of Ghana from a customer perspective. In support of the above Ghorbani and Fard (2015) highlighted that customer and staff training is very essential to confront the pressure of challenges which bank industry faces on a daily basis. They suggested that when employee is well trained on customer training as is the case with the above analysis it is very beneficial to both managers as well as the employees because it affects the performance of employees and is beneficial in performing non-bank financial activities.

Table 5.14. Knowledge of financial products

	Frequency	Valid Percent
Strongly agree	59	29
Agree	114	56
Not sure	18	9
Disagree	9	4.5
Strongly disagree	3	1.5
Total	204	100

According to the respondents, Capitec bank has done very well on training them on how to sell the different financial products few are unhappy about their training.

According to Omar (2016) when employees have a high level of selling skills, the organization will benefit from an increase in customer satisfaction, organization organizational performance and organization organizational engagement. Omar (2016) cites Walker, Churchill, and Ford (1977) that selling skills are one of the five factors of selling effectiveness. This shows the effectiveness of the selling training that employees at Capitec Bank have undergone with regard to their selling skills. Paadi (2014:135) emphasize and defines soft skills as people skills that one possesses and adds that hard skills contribute to only 15% of one's success, while the remaining 85% is contributed to by soft skills. These soft skills allow employees to deliver on their selling skills as it relates to one's ability to create links and interactions with others.

Table 5.15. Ability to open savings account

	Frequency	Valid Percent
Strongly agree	118	58
Agree	84	41
Not sure	1	0.5
Disagree	1	0.5
Strongly disagree	0	0
Total	204	100

These findings show that another area that Capitec Bank does well is the training on assisting customers to open savings accounts. There is consensus in literature that training impacts employee performance. It enhances knowledge, skills, attributes and competencies. When employees are well trained on organization organizational knowledge and skills, it will ultimately improve worker performance and the productivity in an organization (Appiah, 2010).

Table 5.16. Awareness of different career paths in the banking sector

	Frequency	Valid Percent
Strongly agree	29	14
Agree	73	36
Not sure	55	27
Disagree	34	16.5
Strongly disagree	13	6.5
Total	204	100

The above findings show that 23% disagreed and a further 27% were unsure that through development they are aware of the career paths available to them. This large portion shows that information about career path at Capitec bank is being shared or distributed in an effective manner so that that all are aware of the different career options.

Tanoli *et al.* (2016: 20) define career planning as an employee development intentional process through which someone becomes aware of personal skills, interests, knowledge, motivation and other characteristics and establishes action plans to attain specific goals. When career planning does not take place, it can lead to employee development not taking place which will

hinder the expansion and growth of the organization. It will also increase the cost of filling job vacancies and increase the potential of the organization losing highly talented employees. (Lyria, Namusonge & Karanja 2017).

Table 5.17. Future career path within the company

	Frequency	Valid Percent
Strongly agree	8	4
Agree	59	29
Not sure	65	32
Disagree	51	25
Strongly disagree	20	10
Total	204	100

The above findings show that 25% of the respondents disagreed and 32 % were not sure that they have planned their future within the company through development. The results show that, it is an area that Capitec Bank needs to pay attention too as this adds to the results of table 5.16 that showed a large number of employees are unaware of the different career options that are offered by the Bank.

According to Kumar and Pansari (2015a:129) the purpose of career development is to help employees consider various career options and make decisions for them. In return, the organization will benefit from identifying employee’s career prospects and lowering the rate of employee turnover. When career planning does not take place, the organization can suffer from a high employee turnover rate. Lyria, Namusonge and Karanja (2017) add that the lack of career planning can lead to employee development not taking place which will hinder the expansion and growth of the organization. It will also increase the cost of filling job vacancies and increase the potential of the organization losing highly talented employees.

Table 5.18. Ability to work hard in achieving set quarterly branch

	Frequency	Valid Percent
Strongly agree	41	20
Agree	116	57
Not sure	20	10
Disagree	19	9.5
Strongly disagree	7	3.5
Total	204	100

It is encouraging that Table 5.18 demonstrates that 77% of the Capitec staff agreed that through development at work, they are motivated to work hard in order to achieve the set quarterly branch targets. Only 13% did not agree, and 10% were unsure. The analysis shows that Capitec bank does not have an issue with motivation and development when it pertains to quarterly organization organizational target.

Motivation is an excellent state of mind that allows employees to drive themselves to better achievement and forces employees to think outside the box to find solutions to every day challenges. The benefits demonstrated will have easily be seen through the performance of the employee as these benefits relate to the elevation of the level of motivation that employees would have towards a given goal or business objective. When employees are highly motivated towards a given goal or process, it is quite evident on the performance of that employee. (Abdulkadir, Isiaka & Adedoyin 2012:126). A good indicator that an employee is trained and developed is their motivational level towards accomplishing organization organizational objectives and goals as Bhat (2013) observed.

Table 5.19. Through development at work, I have gained knowledge on how the different departments work and interact with each other

	Frequency	Valid Percent
Strongly agree	22	10.6
Agree	100	49
Not sure	35	17.2
Disagree	38	18.7
Strongly disagree	9	4.5
Total	204	100

Only 40% of the respondents did not agree that they have gain knowledge of how other department work and interact with each other.

Research by Ayman, Aakaria and Najeeb (2013) on the impact of training, information and communication technology on employee’s performance pointed that when employees are aware of their work and how it relates to other functions and departments of the organization it will have a positive impact on employee performance. Wilton (2013:320) adds that organization organizations should encourage development as it creates a channel of communication between the employee and the organization for the sharing of the future aspirations of both the employee and the organization.

Table 5.20. Knowledge of different functions performed by manager

	Frequency	Valid Percent
Strongly agree	26	12.6
Agree	123	60.3
Not sure	16	8
Disagree	33	16.1
Strongly disagree	6	3
Total	204	100

As much as 73% of the respondents agreed that they have acquired knowledge of the functions of their manager. This is a good indicator as to how effective the current strategies and processes that are in place are for the development of service consultants into branch managers.

This speaks volumes on how effective the current strategies and processes that are in place for the development of service consultants into branch manager. This is vital for the growth of employees and will prove beneficial toward the growth of the organization, as career counselling and succession planning is seen as a tool to improve effectiveness and efficiency in the banking businesses (Abia, Ikechukwu, Dialoke, Nnaemeka& Ukonu 2016: 152). Finding by Mkama (2013:43) on the assessment of banking succession at Mkombozi Commercial Bank plc showed that planning for succession is vital in the overall performance of the business.

Table 5.21. Knowledge of different functions performed by assistant branch manager

	Frequency	Valid Percent
Strongly agree	30	14.5
Agree	114	56
Not sure	22	11
Disagree	31	15
Strongly disagree	7	3.5
Total	204	100

According to the results in Table 5.21, 71% of the Capitec Bank staff agreed that through development at work, they have acquired knowledge of the different functions performed by assistant branch managers and only 18.5% did not agree. This is also in line with the finding of Table 5.20 where the majority of the sample agreed that training has provided them with how their managers duties are performed.

However, this is in contrast with an earlier finding, presented in table 5.17 above, where the respondents indicated they do not feel that development has offered them any opportunity to identify potential for personal development. This suggests that although employees are being developed to learn the functions of their line manager’s duties, very few employees are most likely to stay within the business. If they choose to leave, it would mean a waste of time and resources invested by Capitec bank. This speaks on career management at Capitec Bank. Mishra and Sachan (2012) views a process by which individuals collect information about values, interests and skill strengths and weaknesses (career exploration); identify a career goal; and engage in career strategies that increase the probability that those career goals will be achieved.

5. 2.4 ORGANISATIONAL CONSTRAINTS ON PERFORMANCE

The following results relate to questions that are aimed at investigating organization organizational issues that might constrain employee performance.

Table 5.22. Motivation and work performance

	Frequency	Valid Percent
Strongly agree	35	17
Agree	61	30
Not sure	30	14.5
Disagree	48	23.5
Strongly disagree	31	15
Total	204	100

Only 47% of the employees derive their motivation from remuneration and 38% do not agree with this.

According to Cerasoli, Nicklin and Ford (2014:2) for employee remuneration to motivate employees, then certain conditions must exist in order for rewards to motivate employees to perform. These conditions are that rewards must be valued by the employee and they must relate to the level of performance that is to be motivated. The value that employees put on a reward is purely personalized. This could explain the 38% that did not agree that the their remuneration motivated them to improve their performance. Therefore, generalization s cannot be made in terms of what certain employees at any stage or department will value. Management needs to accommodate such differences by allowing individuals to state their preferences in this regard.

Table 5.23. Management at work communicate in a manner that is informative and motivational

	Frequency	Valid Percent
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Strongly agree	41	20,1
Agree	103	50,3
Not sure	32	15,6
Disagree	20	10
Strongly disagree	8	4
Total	204	100

Regarding manager's communication, the majority of the employees feel that they receive communication that is informative and motivational. Only 14.1% of the sample did not agree with the statement. The results show that communication by management is not a major organization organizational issue that constrains employee performance at Capitec Bank.

According to Reece (2014:252) a good management and subordinate relationship where communication is constant and positive suggest a good working condition that produces high employee performance. Management relationship with their subordinates plays a crucial part on how employees perform and relate to organizational goals, therefore it is important that management pay close attention to how it communicates with subordinates. Ivancevich, Konopaske and Matteson (2014:134) state that management must step in and motivate employees to perform and create an atmosphere that encourages, supports and sustains employee improvements.

Table 5.24. Working hours and psychological stress

	Frequency	Valid Percent
Strongly agree	21	10.5

Agree	34	16.5
Not sure	41	20
Disagree	59	29
Strongly disagree	49	24
Total	204	100

Working hours at Capitec Bank are designed in a manner that does not put psychological stress on employees. However, it is concerning that this finding (53%) indicates that a high percentage of employees are not happy with their working hours, so much that it has the potential to be stressful. According to Al-Shammari (2013:1556) psychological stress can weaken the achievement of goals, both for individuals and for organizations thereby harming the whole performance of the organization.

Table 5.25. Work activities and physical stress

	Frequency	Valid Percent
Strongly agree	26	12,5
Agree	70	34,5
Not sure	32	15,5
Disagree	49	24
Strongly disagree	28	13,5
Total	204	100

Work design at Capitec Bank is structured in a manner that does not put physical stress on the employees, however 37.5% of the sample did not agree with this statement.

Physical stress can weaken the achievement of goals, both for individuals and for organization. Physical stress is the results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. This can weaken the achievement of goals, both for individuals and for organization (Al-Shammari 2013). Findings by Raziqa and Maulabakhsha (2015a:719) suggest that a firm can increase its productivity through the improvement of physical dimensions of the work environment (internal climate) and may have a positive impact on firms' productivity.

Table 5.26. Participation in work design and processes

	Frequency	Valid Percent
Strongly agree	6	3
Agree	66	32,5
Not sure	64	31,5
Disagree	43	21
Strongly disagree	24	12
Total	204	100

Only a third of the respondents agreed that the organization allows them to participate in the design and processes that affect their work. The rest are either non-committed or clearly state that they are not allowed to participate.

Al-Shammari (2013: 1555) is of the view that working conditions should be adapted to people's differing physical and mental aptitudes and employees should be given the opportunity to participate in the design of their own work situation, as well as in the processes of change and development affecting his/her work. Technology, work organization, and job content should be designed so that employees are not exposed to physical or mental strains that may lead to illness or accidents. The findings also suggest that participation is not very big at Capitec Bank when it comes to workplace design. Platt and Soboka (2010) argue that participation is a key element of performance and that employee performance is the combined result of effort, ability and perception of tasks. The factors that affect the level of individual performance are motivation, ability and opportunity to participate (Armstrong, 2009)

5.2.5 EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE

The following results relate to questions that aimed at establishing the effect of training and development on employee performance.

Table 5.27. Work training on efficiency

	Frequency	Valid Percent
Strongly agree	49	24
Agree	130	63.5
Not sure	14	7
Disagree	10	5
Strongly disagree	1	0.5
Total	204	100

Based on the results Capitec Bank provides training that reduces errors as a significant portion of the sample agreed that training at work has reduced the number of errors that they make and only 5.5% did not agree. This is in support of Al-Shammari (2013:314), who posits that training employees results in saving company time and resources, errors are reduced and employee confidence levels rise

Table 5.28. Work training on working independently

	Frequency	Valid Percent
Strongly agree	61	30
Agree	129	63
Not sure	11	5.5
Disagree	3	1.5
Strongly disagree	0	0
Total	204	100

Based on the high response training and development has allowed employees to work independently with little supervision. Only 1.5% did not agree.

When employees are able to perform accordingly without the supervision of their supervisor, it brings not only benefits of a confident staff compliment but also allows for more work to be done by the managers, thereby increasing organization organizational performance. It also increases the level of problem-solving skills that employee might have. This finding is also a good reflection of employee ability to reduce errors that the research has shown that Capitec Bank staff finds to be true. This, according to Al-Shammari (2013), is a sign of a good training and development programme, which leads to greater employee performance.

Table 5.29. Work training on carrying out loan granting tasks

	Frequency	Valid Percent
Strongly agree	49	24.1
Agree	131	64.3
Not sure	19	9.1
Disagree	4	2
Strongly disagree	1	0,5
Total	204	100

More than half (88%) of the respondents agreed with the statement.

One of the benefits of training and development that organization organizations can use to have a competitive advantage is the ability to save time and resources which also leads to more efficiency and effectiveness at work. The ability to save time and resources is also a sign of a well-developed training programme (Buckley &Caple 2009:15).

Table 5.30. Work training based on key performance indicators

	Frequency	Valid Percent
Strongly agree	43	21
Agree	136	66.5
Not sure	20	10
Disagree	5	2.5
Strongly disagree	0	0
Total	204	100

More than half of the respondents agreed with the above statement whilst 12% did not agree. It can be inferred from the results that the training provided by Capitec Bank has improved employee understanding of what is required of them.

The finding suggests that Capitec bank's key performance indicators live up to Meier *et al.* (2013) who believes that key performance indicators allow employees performance to take place in a well-planned and smooth manner since performance managers will have clear direction as to what needs to be measured; how it relates to the greater organization organizational goals ;objectives and what training and development tools and methods will best

achieve the desired performance; decision-making becomes an easy and understandable process as the information used to make decisions is quantified in a manner that allows them to be accepted by employees and other departments because numbers are more easily understood and agreed upon than sentences that are open to misinterpretation.

Table 5.31. Training on technical knowledge and skills for new responsibilities

	Frequency	Valid Percent
Strongly agree	29	14
Agree	119	58.5
Not sure	41	20
Disagree	15	7
Strongly disagree	0	0
Total	204	100

The majority of the respondent felt that through development at work they have acquired technical knowledge and skills that allow them to take on more and new responsibilities. This speaks towards a direct positive impact on the performance of the organization, both currently and in the future.

This view is shared by Chan (2010:6) who states that training and development helps organizations with preparing and equipping employees to take on new responsibilities, which will ultimately contribute to the success of the organization. Also reducing the recruitment and selection process allowing for businesses to carry on with the business of servicing or producing at a quicker rate than if the organization still needs to recruit someone from outside.

These results are in line with Table 5.25 that indicates that a large percentage (93%) of respondents felt that training and development at work has allowed them to work independently with little supervision. These results are endorsed by Zwane, Du Plessis and Slabbert (2014: 4), who are of the view that knowledge for employees is an essential tool that awards employees with the ability to quickly fit into the work environment and work independently.

Table 5.32. Training methods on performance

	Frequency	Valid Percent
Strongly agree	45	22
Agree	90	44
Not sure	29	14
Disagree	30	14.5
Strongly disagree	11	5.5
Total	204	100

Table 5.32 shows that most of the respondents (44 %) agreed that E-learning is an effective training method for their performance needs, but 14.5% disagreed. The result shows that E-learning is an effective training mechanism for Capitec Bank employees.

Stredwick (2014:323) E-learning allows trainees to work at their own pace while receiving instant feedback, its ability to transfer skills is not limited as it can teach skills such as the ability to create a spreadsheet to complex processes such a pilot simulation while cutting costs. The flexibility of E-learning allows organization such as Capitec bank to take advantage of its ability too not only train simple but also complex skills and at a pace that is unique to each individual. This is seen as much of the participants agreed that E-learning is an effective method for their learning. The right training tool is a building block of all leaning and development at the workplace as it does not only deal with the current learning needs but also deals with the future learning and development needs of the organization. It has the ability to teach employees to be able to re-learn, re-think old learning methods and come up with new learning strategies while cutting costs.

5. 3. Testing for reliability

To test for reliability an item by item analysis was done where sub-scales were constructed according to the planned sections of the questionnaire. These were:

Employee Training	Employee Development	Employee Performance
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The reliability of the sub-scales was investigated by means of Cronbach's alpha, which is appropriate for Likert scale items and the results are presented below.

Table 5.33. Reliability test

Constructs	Items	Corrected Item-Total Correlation	Cronbach α	Final number of Items (and Initial)
Employee Training	B7	.555	0,801	5(5)
	B8	.613		
	B9	.637		
	B10	.589		
	B11	.522		
Employee Development	C12	.665	0,859	6(6)
	C13	.577		
	C14	.576		
	C15	.695		
	C16	.693		
	C17	.697		
Employee Performance	E23	.622	0,822	5(6)
	E24	.715		
	E25	.613		
	E26	.595		
	E27	.521		

Cronbach alphas result displayed in Table 5.33, shows that all the sub-scales used in this study are reliable because there are all above 0.7 as advised by Bryman and Bell (2015: 164). One item (E28) was deleted because it did not correlate well with the construct ‘Employee performance’. Furthermore, item-total correlations were all above 0.3, which according to Field and Golubitsky (2009:687) is acceptable.

5.4. Testing for validity

A discriminant analysis was conducted to ensure that each item involved in the study only measured one construct at a time. Table 5.34 below indicates that discriminant validity is supported because all the respondents’ correlation coefficients are less than 5, confirming that each item did in fact measure only one construct at a time. Theoretically, one would expect a moderate level of correlation between the scales measured. These correlations are presented in Table 5.34 below.

Table 5.34: Correlation matrix

Correlations				
		Employee Training	Employee Development	Employee Performance
Employee Training	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	199		
Employee Development	Pearson Correlation	.418**	1	
	Sig. (2-tailed)	.000		
	N	196	197	
Employee Performance	Pearson Correlation	.488**	.446**	1
	Sig. (2-tailed)	.000	.000	
	N	198	196	199

** . Correlation is significant at the 0.01 level (2-tailed).

Overall, the table indicates a positive correlation of a medium effect size amongst the variables in the model (Cohen 2016:72). The constructs involved in the model are therefore distinct from each other and the discriminant validity of the constructs is supported.

Since the reliability and the validity of the measurements have been confirmed, relationship among the variables was subsequently addressed.

5.5. Test of hypothesis

The hypothesis for this study was formulated as followed:

H0: There is no significant relationship between employee training, development and employee performance.

H1: There is a significant relationship between employee training, development and employee performance.

To measure the impact of employee training on employee performance using the multinomial regression technique, the performance of the employees was considered as the dependent variable while Work training on quality service delivery, Work training on managing change in grant policy and Work training Competence in software usage.

The first table, Table 5.35 presents the goodness of fit. The first row, tagged "Pearson", presents the Pearson chi-square statistic. Small chi-square values (found under the "Chi-Square" column) indicate a good fit for the model. A statistically insignificant result (i.e., $p > .05$) indicates that the model fits the data well. As seen from the table, the p-value is 0.045 (i.e., $p = 0.045$) therefore, it's statistically significant. Based on this measure, the model fits the data well.

Table 5.35. Table of Good of Fit

	Chi-Square	Df	Sig.
Pearson	78.23	204	0.045
Deviance	75.33	204	0.034

Alternatively, to obtain an overall measure of the model is to consider the statistics presented in the Model Fitting Information table, as shown on Table 5.36 The "Final" row presents information on whether all the coefficients of the model are zero (i.e., whether any of the coefficients are statistically significant). Another way to consider this result is whether the variables added statistically significantly improve the model compared to the intercept alone

(i.e., with no variables added). As shown on the "Sig." column, $p = .04$, which means that the full model statistically significantly predicts the dependent variable better than the intercept-only model alone.

Table 5.36. Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	41.651			
Final	7.826	33.825	24	.04

Table 5.37 further shows which of the independent variables are statistically significant or insignificant. Notably, Work training on quality service delivery was statistically significant with a p -value = .015 (the "Sig." column), while Work training on managing change in grant policy was significant at $p = .024$ and lastly, Work training Competence in software usage was significant at $p = .041$. There is not usually any interest in the model intercept (i.e., the "Intercept" row). Based on the results of the findings, there is enough evidence to suggest there is a significant relationship between employee training and employee performance at Capitec Bank since all the three parameters showed statistical significance. Hence, the alternate hypothesis was selected over the null hypothesis.

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	Df	Sig.
Intercept	7.826 ^a	.000	0	.
Work training on quality service delivery	14.438	6.612	4	.015
Work training on managing changing credit granting policy	13.233 ^b	5.407	4	.024
Work training Competence in software usage	11.555	3.729	8	.041

5. 6. Concluding summary

This chapter presented and analyzed the findings from the 204 respondents of this study. The evaluation focused on key areas of training, development and employee performance. For this purpose, it was hypothesised that there exists a relationship between training, development and employee performance. Linear Regression was conducted to test whether employee training and employee development predict employee performance and whether they both had a positive and significant impact on Employee Performance.

The analysis above has shown that if training needs are being identified and programs organized and conducted to address those needs, this will go a long way to improve not only the performance of workers, but that of the overall organization. This is so because it goes to supplement the workers and vision of the organization. The null hypothesis that there is a significant relationship between employee training, development and employee performance was confirmed. It is thus necessary for Capitec Bank to keep their work force up to date with training and development initiatives and this will go a long way to increase the overall success of the organization.

The following chapter concludes this study by showing how the research objectives were established and recommendations arising from the findings are made.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter concludes the study by addressing each of the research objectives that the study aimed to establish. It then makes recommendations to Capitec Bank where these are necessary.

6.2 Research aim

The primary aim of this study was to investigate the impact of training and development on employee performance at Capitec Bank (Durban). This was achieved through the research objectives addressed below.

6.3 Addressing the research objectives

The basis on which the research objectives are addressed is the information gathered from the 204 service consultants of Capitec Bank in the City of Durban.

6.3.1 Addressing the first research objective

The first objective that this study aimed to establish was to ascertain whether there is a relationship between employee training and employee performance.

i. Primary findings

The research showed that at the most, training for the purpose of employee performance at Capitec Bank has been viewed by the respondents as adequate for their training needs. Upon analysis of the overall findings majority of the respondents felt that training indeed assisted in improving their performance. Respondents felt that training allowed them to sell better, acquire information and manage change when they needed to. The research also found that employees were able to process information better and improve the quality of work that they produce. As previous research and literature would suggest, training has shown an immediate impact on the performance of Capitec Bank employees, thereby furthering the sentiment that when training is delivered effectively and by proper means the benefits thereof will be realized and be beneficial towards the company and its employees. Although the majority of the respondent agreed that training has assisted improving their performance, the findings still show that there are areas of improvement that Capitec Bank can work on and thereby capitalize in the improvement in the near future.

ii. Secondary findings

Falola, Osibanjo and Ojo (2014:10) state that when employees are trained on technology it leads to effective performance of employees; the enhancement of employees allows for the ability to adapt to the changing and challenging business environment and technology for better performance; and increases employee knowledge to develop creative and problem-solving skills. This has also proved to be an area that Capitec Bank has done well. The advent of technology for the company demands a need to change and adapt and as business become more competitive. Change has become an element that all organization need to deal with, Vijeta and Raman (2014: 5) are of the view that in to day modern businesses the ability to change and learn fast will be advantageous to organization organizations as there will become competitive. This research has shown that training at Capitec Bank has embraced change and began to provide its employee with adequate training to manage change.

According to Ghorbani and Fard (2015) good customer service affects both the performance of the employee and the manager. Therefore, training in customer service becomes increasingly important in the service industry and as such Capitec Bank understands this and has employed efforts within their training that assist their employees in not only maintaining but also improving their service levels. However, good service alone does not determine the profitability of an organization. Other vital attributes include the ability to execute a sale or establish a long-lasting relationship with a client or prospective client and these are so key in the overall performance of an organization. Omar (2016) adds to this belief by stating that when employee have a high level of selling skills, the organization will benefit from an increase in customer satisfaction, organization organizational performance and organization organizational engagement.

In order to build a long-lasting client engagement relationship Capitec Bank needed to understand this and have employees that are able to acquire and process the needed information and sell in a manner that builds engagement and maintain good service. Appiah (2010) agrees with this assertion and state that when employees are well trained on organization organizational knowledge and skills it will ultimately improve their performance and the productivity in an organization. This research objective has thus been confirmed.

6.3.2 Addressing the second research objective

The second objective that this study sought to explore was the relationship between employee development and employee performance

i. Primary findings

The findings showed that although there were development strategies and tools that the Bank provided for service consultants such as the acquisition of knowledge to perform management duties and access to information on how different department function within the organization, there were quite a number of respondents that did not see a future with the Bank. The findings of the research also found that a large number of employees in fact did not see a future within the company. Through investigation the findings also showed that 50% of the employee were not aware of the different career paths that were available to them to pursue as a career. This could also be a contributing factor to the number of employees that did not envisage their future within the company. Overall, the objective revealed that there were areas where Capitec Bank could share best practices with other organization but also there were areas where they could improve.

ii. Secondary findings

Progressive organization organizations deal with the up skilling and improving the capabilities of employee with the hopes those employees can and will fill future needed vacancies within the company. Mahmoud (2012) posits that if career advancement does not take place, employee work efficiency will decrease and employee organization organizational commitment will not take place. Therefore, it is very vital that employees are kept aware of the different career path that the organization may have for them, as this will lead to the growth of employees within the organization by means of career advancement. The lack of career planning can lead to employee development not taking place which will hinder the expansion and growth of the organization. It will also increase the cost of filling job vacancies and increase the potential of the organization losing highly talented employees (Lyria, Namusonge & Karanja, 2017). The findings of this study show that Capitec Bank can improve its efforts of employee career advancement in order to increase employee planning within the company. This, as the findings suggest, is an employee development area that also needs efforts by the Bank. The improvement in this area of their development efforts could lead to more employees planning their career advancement within the company and not looking for career advancement outside the organization which is vital for the expansion and growth of the organization.

The findings have shown that 70% of employees have agreed that they have acquired knowledge of the different functions of their manager. This finding speaks volumes on how effective the current strategies and processes are on the development of service consultants into branch manager. This is vital for the growth of employees and will prove beneficial toward the growth of the organization, as was evidenced by a study of banking business in the Banking businesses in Umuahia, (Abia, Ikechukwu, Dialoke, Nnaemeka&Ukonu 2016:152) that showed career counselling and succession planning is seen as a tool to improve effectiveness and efficiency. Organizations such Capitec Bank that do business within the financial sector are made up of different department, and for the business to run and perform at its best it requires the communication of these different department to be near perfect. It is therefore important that organization organizations create an environment where communication is effective and smooth so that vital information is received by the right person at the right time. The findings have also shown that 40% of the respondents were not aware of how the different departments function within the organization which is not surprising as the research also earlier revealed that employees were not aware of the different career paths that the organization offered. Ayman, Aakaria and Najeeb (2013) are of the view that when employees are aware of their work and how it relates to other functions and departments of the organization, it will have a positive impact on employee performance of organizational performance. Wilton (2013:320) in his efforts to point out the importance of creating a channel of communication between departments in an organization states that organization organizations should encourage development as it creates a channel of communication between the employee and the organization for the sharing of the future aspirations of both the employee and the organization.

6.3.3 Addressing the third research objective

The third objective that this study sought to establish was whether they were any organizational issues that constraint employee performance

i. Primary findings

The work environment can be a force that can work against employee performance or can be a place where performance is cultivated by the organization; according to Taiwo (2010) many enterprises limit their productivity enhancement of employees to the acquisition of skills. However, about 86% of productivity problems reside in the work environment of organizations. The work environment has effect on the performance of employees. The type of

work environment in which employees operate determines the way in which such enterprises prosper. This is based on the overall findings as it pertains to whether they were any organization organizational issues that constrain employee performance. Upon the review of the findings, it is quite evident that Capitec Bank has symptoms of what is regarded as a toxic work environment when it comes to some of the elements that make up its workplace environment. According to Taiwo (2010) the term toxic environment is used to describe a workplace where a toxic work environment gives unpleasant experiences and simultaneously decasualize employee behaviour. Contributors of this type of environment include but not limited to workplace stress, rewards system that employees do not value as equivalent to their work output and unpleasant work experience. This finding showed that when it came to organization organizational issues such as psychological stress, physical stress and remuneration as a form of motivation for employees to improve their performance majority of the respondents felt that Capitec Bank did not create a positive space for them to improve their performance. Issues of psychological stress and physical stress showed a large portion of the employees viewing as a constraint towards their performance. Lack of workplace design inclusion was also viewed an issue that needed to be dealt with in order to improve performance. Further discussion of the objective will be discussed in the secondary findings.

ii. Secondary findings

Based on the overall reflections of responses development at Capitec Bank needs to be looked at and threatened with priority. Blanchard and Thacker (2010:77) advice that development requires the human resource department to determine the development gaps for individuals and plan to work experiences that will build the competencies that employees need to perform successfully in the future. It is a large concept of knowledge which is more career-oriented and less job-oriented and is concerned with employee potential more than the skill level of employees (Degraft-otoo 2012:9).

The findings of the study conducted by Raziqa and Maulabakhsha (2015a:719) suggest that a firm can increase its productivity through the improvement of physical dimensions of the work environment and may have a positive impact on firms' productivity. The findings of this study conform this assertion because it shows that 37.5% of employees did not agree that their jobs are designed in a manner that does not put physical stress on them and 53% did not agree that Capitec Bank created a work environment that did not psychological stress on me. These are alarming findings as they constitute towards an unhealthy work environment and this will

hinder productivity by means of negatively affecting employee's health and will increase in work absence due to imbalanced number of rewards for the effort given, external stressor: working condition, working hours, working load and change in work environment (Stafyla, Kaltsidou&Spyridi2013). More than 33% of the respondents felt that they were not allowed to participate in the design and processes that affect their works, the lack of participation by employees in the design of work duties is also a contributor as the 37.5% did not agree that their jobs are designed in a manner that does not put physical stress on them. Al-Shammari (2013: 1555) confirms this view that employees should be given the opportunity to participate in the design of their own work situation, as well as in the processes of change and development affecting his/her work. This will lead to a positive attitude towards their work and increases organization engagement which will lead to better performance.

On a positive note, communication at Capitec Bank has shown to have a positive impact on the performance of employees. The relationship of management and employees and management communication skills to inform and motivate is a highlight for Capitec Bank development efforts. Managers are generally the leaders and the supervisors of an operation or team. It is usually their responsibility to motivate and communicate the requirements and the vision of the business to their employees. It is therefore important that they communicate and inform employees in a manner that produces the need results from their employees, because if this is not done well it could harm the effectiveness of the team and the ability of the organization to meet its objectives. According to Reece (2014:252) management relationship with their subordinates plays a crucial part on how employees perform and relate to organizational goals. Therefore, it is important that management pay close attention to how it communicates with subordinates. The organization should create management and subordinate relationship where communication is constant and positive suggest a good working condition that produces high employee performance.

Remuneration was also tested and found that the value that employees put on a reward is purely personalized (Cerasoli, Nicklin &Ford 2014:2). This could explain the 38% that did not agree that their remuneration motivated them to improve their performance. Therefore, generalizations cannot be made in terms of what certain employees at any stage or department will value.

6.3.4 Addressing the fourth research objective

The following discussion relates to questions that aimed at establishing the effect of training and development on employee performance, which was the fourth objective of this study.

i. Primary findings

The last objective aimed at establishing the effect of training and development on employee performance, by taking a close look at some of the end results that literature has stated should be visible in a well-developed training and development programme on employee performance. Overall, the study has shown that Capitec Bank has done well in this regard as all the questions posed have shown that the majority of the respondents agree that training and development has had a positive effect on the day-to-day duties that they perform. Respondents have attributed their ability to reduce the number of errors that they make, their ability to save on time and costs and ability to work independent to the training and development offered by the Bank. The training methods used by the Bank such as E-learning has proved to be a valuable tool that is able to translate the required skills and knowledge to the employees allowing them to perform well and adapt to the required increases of performance that the Bank requires from time to time. The study has also shown that overall, the employees felt that they have acquired the knowledge of what key performance indicators are linked with their duties and how these indicators influence not only their performance but that of the Bank as well and they are motivated to perform as required. Noe (2008:139) states that training objectives are the expectations and outcomes of training activities and that training objectives based on training analysis help employees understand why they require training and what they have to learn to perform at their current job.

ii. Secondary findings

The process of learning through training and development is to get to a point where less errors are made when performing a task. Therefore, the true test of a training and development programme is seen by the level of execution after one undergoes training and development. Due to industries becoming more competitive and requiring more knowledge and skills from their employees, a great deal of time and research needs to be invested in choosing the correct training and development tool or method. Blanchard and Thacker (2010:262) posit that for businesses to be successful, they require cost-cutting measures. Consequently, companies are looking for low-cost training for their employees and are gravitating towards E-learning as opposed to traditional training methods. Based on the findings E learning has shown to be an

effective method of training employees at Capitec Bank with more than 60% of the respondents in favour of the training method. Salah (2016:45) states that training is a process of improving the existing skills, knowledge, exposure, and abilities in an individual, training also enhances the capabilities of panel of employees in very effective way by motivating them and transforming them into well organized and well-mannered entities that ultimately affects the performance of organization. Based on the finding majority of Capitec Bank employees felt that training has assisted them in this regard.

The research findings have revealed that more than 90% Capitec Bank staff agreed that through training and development at work they are now able to work independently and with little supervision. When employees are able to perform accordingly without the supervision of their supervisor, it allows for more work to be performed by the supervisor thereby increasing organization organizational performance, which is a sign of a good training programme. This is also the sentiment of Al-Shammari (2013) of a good training programme. In line with development efforts that Chan (2010: 6) states as benefits the ability of equipping employees to take on new responsibilities. More than 70% of employees have attested to this outcome based on their responses. Barzegar and Shahroz (2011) and Stredwick (2014) both feel that the taking on of new responsibilities is a natural outcome of effective training and development and has advantages for the organization and the employee.

The ability to save time, resources and costs associated with performing a given task and working independently to solve problems and challenges at work are huge benefits for all organizations. 80% of Capitec Bank employees attribute this advantage from their training and development and the research findings support this statement. The authors, Schuler, Werner and Jackson (2012) and Stredwick (2014) also believe that the ability to save time and resources at work is a huge competitive advantage that organization organizations need to constantly look at in order to become more efficient, effective and competitive.

6.4 Recommendations

On the basis of the findings of the study, the following recommendations are made to Capitec Bank.

6.4.1 Develop a Complete Career Development Framework

The research showed that a large portion of the sample size were not aware of the career opportunities that are available for them at Capitec Bank. Therefore, Capitec Bank should create a career development framework that understands both organizational and employee goals for having a career development structure and career paths. The framework should consist of a wide variety of stakeholders. It should take to consideration the different departments and divisions of the company and how employees can make vertical or horizontal moves of promotion. The frame work should start at the beginning of the employee's recruitment stage where the employee is made aware of the different departments and divisions of the company. The employee should be given the opportunity to state where he/she would be interested in working in within the organization and within a certain timeframe. The employee interests, skills and knowledge should be discussed and a framework of how development will take place in order for career advancement to happen should be discussed. Reporting methods and evaluations on the employee's development should also involve as much stakeholders of the development framework as possible.

6.4.2 Develop Career Paths Aligned with Competencies

The study has shown that very few employees have planned their career future with Capitec Bank; therefore, improvement is needed in this area. In order for career planning to resonate with employees, it must be linked with employee performance and employee motivation. Aligning competencies with career paths that motivate employees, by redesigning the skills and competencies that employees work with, within their current position with skills set needed in different positions that they might be interested in so to understand whether there must be external learning through universities or associations and whether internal or external certifications are required. Once the bank aligns career paths with competencies in different business units and departments and create vertical and horizontal career paths, those variables can then be managed by means of technology. The use of technology can assist in this regard. Capitec Bank can employ a strategy of creating and tracking one's development by means of a framework or roadmap that links the employee interests, skill set, required skill sets and development opportunities and development levels. This system will capture what level of competence employees are at and what skills are needed for them to move to the next level of their careers. This tracking system should be integrated with employee's performance appraisals and departmental work opportunities and requirements.

6.4.3 Encourage participation

In order for employees to be highly productive in the work that they perform commitment towards their job and organization is a key element. In order for commitment to increase Capitec Bank employees must be given the opportunity to have an input on work rules, regulations and processes. If they're involved in the process, they'll be more committed. As part of the finding, employees felt that their working hours was a factor that contributed towards their stress, of which understaffing and, or irregular working can be a cause. Employees also felt that their jobs contributed towards their physical stress. This can be addressed by means of ensuring that employees are hired. They are mentally and physically fit to handle the job specification. Regular checks and consultations from human resource department on the health state of its employees can assist in this regard. H.R can consult with its employees about the specific factors that make their jobs stressful, such as failing equipment, working long hours and understaffing. Human resource can address working hours by means of hiring more staff and managing time-off and allowing for more annual leave to be taken when employee feel fatigue.

6.4.4 Increase awareness of job opportunities

As today's organizations have become so compartmentalized, this can leave employees believing that they can only operate within their department or function. To increase awareness of job opportunities, different departments can visit branches to communicate the functions of their department and the different career options. When employees are given the opportunity of understanding how all aspects of the organization operate by means of cross training or mentoring, they start to develop desirable skills and knowledge that will make them eligible for larger roles within the organization. Capitec Bank should create opportunities for employees to take on new responsibilities outside their job function while in the employment of their current positions. This type of development (cross training) will enhance the employee's knowledge of the organization and assist them in working more effectively with each other as they will have an understanding as to what and how other employees operate within the organization. Employees will also show energy and excitement in the workplace. The additional responsibility will put them in new situations, add challenges, expand skill sets and encourage them to think on their feet, which will also improve their chances for success in any future roles they take on. This will encourage employees to stay within the business and not find employment elsewhere.

6.4.5 Encourage employees by means of both extrinsic and intrinsic motivational methods

In order to boost employee productivity and moral to work harder, Capitec Bank needs to realize the importance of motivation in this regard. The research suggests that in instituting proper training and development programs, Capitec Bank should initiate policy for motivation attached to training, development and performance that incorporates both extrinsic and intrinsic motivation. Extrinsic motivation, such as more pay, allowance, fringe benefits, and intrinsic such as opportunities for promotion, appreciation, career development, consultation for important matters recognition and acceptance by fellow workers. Effective use of motivation will lead to job satisfaction, moral and job productivity to increase and the absenteeism of these two elements in an organization can hinder the development of an organization. Finally, it is vital to monitor and evaluate this motivational policy in order to assess its effectiveness in producing the required outcomes specified when the intervention was planned This will allow the organization to step in and make the necessary improvement when employees are seen as not involved or interested in staying within the company and part taking on career development.

6.5 Proposed future research

The findings of the study have illustrated that more research needs to be done in the following areas.

6.5.1 To increase the statistical power of the findings, a larger sample would be advisable for example, Capitec Bank in KZN

6.5.1 A holistic view could also be obtained by including training facilitators and managers.

6.6 Conclusion

The study established the relationships between training and development on employee performance as well as assessing what constraints existed in having good relationships between the constructs. These were tested on certain employees of Capitec bank in Durban.

The study started by highlighting the importance of training and development for business in the present day. It has been proven through previous researches that training and developing of the workforce is expected and necessary for all the organizations keeping aside their size, scope, and geographical boundaries. This is due to the increased need for innovation, increase expectations from customers and competition. Due to globalization and the industrial revolution corporate players have become increasingly competitive adding training and development into their philosophy for translating their mission and vision into reality.

The literature reviewed revealed that there is a clear link between training and development and improvement of the employee's capability in the form of their performance. This capability is increased in terms of improving various existing skills, introducing new skills that aid in the job tasks and the future desirable skills that an organization will require from its employees the development of new behavioral module that seek to increase employee engagement and the acquiring of new knowledge. The study demonstrated that performance is not only improved by training and development but it is also affected by workplace environment components such as reward systems and environmental stress.

Due to convenience sampling, however, the research cannot generalize the results with authenticity to all the employees of Capitec Bank operating in Durban, but on the basis of literature and the analysis the research has reached a conclusion that there is a strong relationship between training and development and employee performance. Training and Development prepares employees to contribute more to the organization and in our case to the Bank. Hence, training and development has a positive impact on the performance of Capitec Bank employee.

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Appendix 1: FREC Ethical Clearance



MANAGEMENT SCIENCES: FACULTY RESEARCH ETHICS COMMITTEE (FREC)

4 July 2017

Student No:

21031279FREC

No: 18/16FREC

Dear Mr MG Gumede

MASTERS OF MANAGEMENT SCIENCES: BUSINESS ADMINISTRATION

TITLE: THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE: A CASE STUDY ON CAPITEC BANK

Please be advised that the Faculty Research Ethics Committee has reviewed your proposal and the following decision was made: Ethical Level 2

Approval has been granted for a period of two years, after which you are required to apply for safety monitoring and annual recertification. Please use the form located at the Faculty. This form must be submitted to the FREC at least 3 months before the ethics approval for the study expires.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the FREC according to the FREC SOP's.

Please note that ANY amendments in the approved proposal require the approval of the FREC as outlined in the FREC SOP's.

Yours Sincerely

Prof JP Govender

Deputy Chairperson: FREC

Appendix 2: Letter of Information



LETTER OF INFORMATION

Title of the Research Study: THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE: A CASE STUDY OF CAPITEC BANK IN DURBAN.

Principal Investigator/s/researcher: Msizi Gift Gumede, BTech Management

Co-Investigator/s/supervisor/s: Dr. N. Potwana, PhD

Brief Introduction and Purpose of the Study: The main aim of the study will be to establish and investigate the impact that training and development has on employee performance, how training and development influences the attitudes of employees towards carrying out the objectives of the Bank and the overall relationship between employee training and development and its impact on their performance. This research will be conducted using a questionnaire.

Outline of the Procedures: The participants will only be service consultants working in Durban. They will be given a 5 point Likert scale questionnaire which will be e-mailed via to their respective branches, there will not be required to fill reveal any personal information. Upon completion of the questionnaire the participants will be required to drop the questionnaire into the D.U.T research box that will be provided. The questionnaire should take no longer than 10 minutes to complete.

Risks or Discomforts to the Participant: The researcher foresees no risk towards the participants as the questionnaire will guaranty anonymity.

Benefits: In the event of the research being successful a publication paper would be one of the potential output. The finding and recommendations of the research project will also assist Capitec Bank with the knowledge generated to better understand its own training and development practices and implement improvements were needed.

Reason/s why the Participant May Be Withdrawn from the Study: There will be no adverse consequences for the participant should they choose to withdraw

Remuneration: The participants will receive no remuneration for their involvements.

Costs of the Study: The participants will not be required to contribute towards the study in any financial form.

Confidentiality: Full confidentiality will be maintained in the form of a questionnaire that will require no personal information from the participants.

Research-related Injury: Due to the nature of the study no injury is expected from the conducting of the research.

Persons to Contact in the Event of Any Problems or Queries:

Please contact the researcher Msizi Gumede 0840952996, my supervisor Dr. N. Potwana 0828607187 or the Institutional Research Ethics administrator on 031 373 2900. Complaints can be reported to the DVC: TIP, Prof F. Otieno on 031 373 2382 or dvctip@dut.ac.za.

General: Potential participants must be assured that participation is voluntary.

Appendix 3: Consent



CONSENT

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, _____ (name of researcher), about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerized system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

Full Name of Participant Thumbprint	Date	Time	Signature / Right

I, _____ (name of researcher) herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Full Name of Researcher	Date	Signature

Full Name of Witness (If applicable)	Date	Signature

Full Name of Legal Guardian (If applicable)	Date	Signature

Appendix 4

RESEARCH QUESTIONNAIRE

Kindly tick the relevant box below

SECTION A: BIOGRAPHICAL DATA

1. Gender

Male	Female
1	2

2. Marital status

Married	Single	Divorced	Widowed
1	2	3	4

3. Age.

<20	20-30	30-40	40-50	50-60
1	2	3	4	5

4. Highest Educational Qualification.

Primary	Matric	Diploma	Junior Degree	Post Graduate
1	2	3	4	5

5. Race.

Black	Coloured	Indian	White
1	2	3	4

6. Work Experience within Capitec Bank.

1- 3 years	3-6 years	6-10 years	10> years
1	2	3	4

From Section B to Section E, you are given options where you are requested to tick the appropriate box either - Strongly Disagree, Disagree, Not Sure, Agree or Strongly Agree.

SECTION B: EMPLOYEE TRAINING

7. I am well trained on how to use the different technological software used at the bank.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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8. I am well trained on how to manage changes in the credit granting policy at work.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

9. I am well trained on how to improve and maintain the quality of service that I give to clients at work.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

10. I am well trained how to sell different financial products to clients.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

11. I am well trained on how to obtain and process information needed to open a savings account for a client.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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SECTION C: EMPLOYEE DEVELOPMENT

12. Through development at work I am aware of the different career paths available to me.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

13. Through development at work I have planned my future within the company.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

14. Through development at work I am motivated to work harder in order to achieve the set quarterly branch targets.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

15. Through development at work I have gained knowledge on how different departments work and interact with each other at work.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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16. Through development at work I have acquired knowledge of the different functions performed by my manager.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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17. Through development at work I have acquired knowledge of the different functions performed by my assistant branch manager.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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SECTION D: ORGANIZATION ORGANIZATIONAL FACTORS AFFECTING EMPLOYEE PERFORMANCE.

18. My remuneration motivates me to improve my performance.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

19. Management at work communicate in a manner that is informative and motivational.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

20. My working hours are designed in a manner that does not put psychological stress on me.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

21. My job is designed in a manner that does not put physical stress on me.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

22. The organization allows me to participate in the design and processes that affect my work.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

SECTION E: EMPLOYEE PERFORMANCE

23 .Training at work has reduced the number of errors that I make.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

24. Training and development at work has allowed me to work independently with little supervision.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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25. Through training at work I am able to save time, resources and costs associated with granting a loan to a client.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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26. Through training at work I have an understanding of my key performance indicators/ areas and I perform accordingly.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
----------------------------	-------------------	-------------------	----------------	-------------------------

27. Through development at work I have acquired technical knowledge and skills that allow me to take on more and new responsibilities.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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28. E-learning is an effective training method for my performance needs.

1.Strongly Disagree	2.Disagree	3.Not Sure	4.Agree	5.Strongly Agree
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