

The Effect of Training and Development on Employee Performance at the CRDB Bank in Tanzania

Furaha C. Mwashitete

Institute of Finance Management (IFM)
furahamwashitete@gmail.com

Hawa I. Munisi

Institute of Finance Management (IFM)
hawa.munisi@ifm.ac.tz

Abstract

This research assessed the effect of training and development by examining its impact on employee engagement, behaviour, and competence concerning employee performance at the Cooperative Rural Development Bank (CRDB) in Tanzania. It used Ilala and Kinondoni CRDB branches in Dar es Salaam, Tanzania, as a case study to represent other banks and other CRDB branches in Tanzania. The study employed a causal research design to collect primary data from a sample of 100 CRDB employees, all of whom had participated in training and development programs. Quantitative analysis was conducted to evaluate how the independent variables influenced variations in employee performance. The regression results indicated that increased employee engagement through training and development had an insignificant relationship with employee performance. However, improved employee behaviour resulting from training and development demonstrated a significant relationship with employee performance at CRDB Bank. Furthermore, at the 5% level of significance, the results showed a strong correlation between enhanced employee competence through training and development and employee performance. In conclusion, training and development programs provide employees with critical skills, including long-term thinking, which are essential for enhancing performance. The study recommends conducting a needs assessment before planning training programs.

Keywords: *Training and development, Employee performance, Employee competence, Employee engagement, Employee behaviour.*

1. Introduction

In this technologically dynamic environment, upgrading services and adapting to changing conditions are essential for the survival of organizations. Training serves as a vital tool in building a more committed and productive workforce. To survive and thrive, organizations in both private and public sectors must respond in a timely and flexible manner to social, technological, economic, and political changes. An organization's ability to meet both external and internal demands will ultimately determine its survival and growth. This underscores the need for existing and new employees to continuously acquire new knowledge, skills, attitudes, and perspectives (Roger & Jim, 2015).

According to Oxley (2014), employees are the most valuable assets of an organization and they require ongoing capacity-building activities to maintain their competitiveness in an increasingly competitive industry. To achieve a competitive advantage, every employee in every department must perform effectively. Consequently, it is the responsibility of organizations to enhance employee performance through training. Implementing training programs is one of the most critical steps for businesses aiming to achieve this goal of maintaining competitiveness. Staff development and learning include various activities designed to help employees to meet performance expectations and grow professionally (Suanj *et al.*, 2020).

The primary goal of employee training is to strengthen human capital and equip employees to navigate the constant waves of change, particularly in the banking sector. Over the

years, CRDB Bank has been making significant strides in integrating new technologies and expanding its services through digital channels (CRDB, 2022). As the banking landscape continues to evolve, adaptability has become crucial for maintaining competitiveness. Employee training has therefore become indispensable. With proper training, employees gain the knowledge, skills, and abilities needed to use integrated technologies and new systems effectively thus ensuring that customers receive efficient and high-quality service (Olaniyan & Ojo, 2008).

While most organizations have implemented training and capacity-building initiatives to enhance performance, some studies argue that training and development have a negative impact on organizational performance. The body of literature examining the effects of employee training on organizational performance is extensive (e.g., Ogbu & Osanaiye, 2017; Daniel, 2018). However, many studies indicate that training and development have a positive impact on employee performance (e.g., Sherifah *et al.*, 2022; Hidayat & Budiatma, 2018; Onyango & Wanyoike, 2014). Despite these contradicting results, limited research has been conducted specifically within the banking sector in Tanzania.

Investing in the education and growth of employees has been widely recognized as a means to enhance organizational performance. However, not all training programs result in improved performance. Therefore, this study examines the impact of training and development on employee performance. Specifically, the study aims to:

- i) examine the effect of enhanced employee engagement through training and development on employee performance at the bank.
- ii) examine the effect of improved employee behavior through training and development on employee performance at the bank.
- iii) examine the effect of enhanced employee competence through training and development on employee performance at the bank.

2. Literature Review

2.1. The Effect of Employee Engagement, Behaviour, and Competencies on Employee Performance

Employee engagement is defined by Macey et al. (2009) as an individual's sense of purpose and focused energy, which is evident to others through personal initiative, adaptability, effort, and persistence aimed at achieving organizational goals. Omondi et al. (2020) established that training can positively impact a company's bottom line by enabling employees to become more proactive and equipped with the skills needed to excel when challenges arise. Similarly, Kipkirui (2021) noted that training helps employees to understand their roles and responsibilities within an organization, which, in turn, enhances employee performance.

Employees must also be aware of the hidden factors influencing their attitudes. Robbins and Judge (2009) define behavior as the outcome of an individual's attitude. According to Ngole and Mkulu (2017), staff training equips employees with new knowledge and skills essential for their daily operations. Additionally, Asim (2013), in his study, found a significant relationship between motivation and employee performance driven by training, while Rivaldo and Nabella (2023) observed that training motivates employees to improve their performance.

Employee competency refers to a combination of knowledge, skills, and attitudes that significantly impact an employee's job performance. Competencies are measured against well-established standards and can be enhanced through targeted training and development programs (Parry, 1996). Various studies have explored the relationship between training and employee competencies. For example, Abebe et al. (2019) emphasized that training fulfills employees' needs and improves their competence levels, which are critical for job

performance. Similarly, Elnaga and Imran (2013) noted that training enhances employees' competence, leading to reduced customer complaints. Nassazi (2013) further argued that training improves employees' relevant skills, knowledge, and competencies, which, in turn, result in better performance.

Employee performance is defined as the degree to which workers effectively complete assigned tasks. Human resource managers in most organizations evaluate employee performance on an annual or quarterly basis to identify areas for improvement (Meyer & Smith, 2000). Parmenter (2015) also defines employee performance as an individual's ability to complete tasks or activities under organizational performance standards. Work performance, therefore, requires a combination of personal talents, competencies, skills, and knowledge. Motivation acts as a catalyst when combined with these attributes to enhance performance. The measurement of employee performance primarily focuses on the timely completion of assigned tasks, adherence to expected standards, and the delivery of high-quality services (Arinanye, 2015; Parmenter, 2015; Arifin & Narmaditya, 2024).

2.2. Kirkpatrick's Four-Level Training Evaluation

Kirkpatrick's four-level training evaluation model, introduced in 1959 by Professor Donald L. Kirkpatrick, explains the evolutionary effects of training within organizations and their impact on employee development (Kirkpatrick, 1996). According to this model, training imposes both financial and administrative burdens on organizations; however, its outcomes can either enhance or hinder employee performance. Therefore, evaluating training is essential to prevent the waste of resources such as financial, time, and administrative investments—if the training fails to contribute to organizational performance. The model outlines four levels of training evaluation designed to assess the effectiveness of training in improving both employee and organizational performance: reaction level, training level, behavior level, and resulting level.

Reaction level is primarily concerned with evaluating training based on trainee responses or thoughts about the given training. Furthermore, training level intends to measure how well or effectively the trainees absorbed information or knowledge during the training program. Behavior level measures the degree to which training influences trainee behavior and how well employees or trainees can apply the absorbed knowledge from the training to their assigned jobs. The resulting level evaluates training in terms of its effects on organizational performance (Employee Engagement, Employee Productivity, and Employee Competencies), which results in improved work quality. Based on this level of success, organizations can determine whether to continue training (if organizational performance improves after training) or to discontinue training (if the given training has failed to improve the performance of the organization).

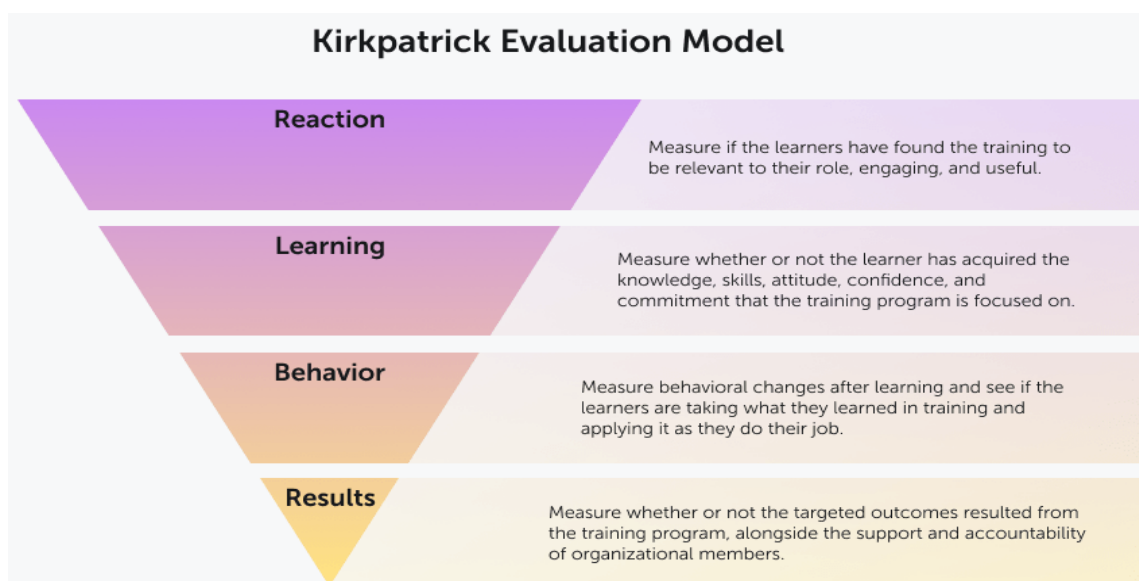


Figure 1: Kirkpatrick's Four-levels of Training Evaluation Model (1996) (Source: Smidt et. al. (2009))

In line with this study, the Kirkpatrick model was applied to evaluate the effectiveness of the training provided by CRDB Bank to its employees. Accordingly, the study focused on the four levels outlined in the Kirkpatrick model to assess how the training contributes to improving the performance of the CRDB Bank.

2.3. The Impact of Training on Employee Performance

Studies have shown that education and training significantly impact employee performance and, consequently, the overall performance of organizations (Hidayat & Budiartma, 2018). In the banking sector, this effect has also been found to be substantial. For example, Afroz (2018) examined the impact of training on the overall performance of employees in the banking industry in Bangladesh and found that efficiency improves in direct proportion to the number of employees trained.

Training and development enhance employee competence by enabling greater flexibility in adapting to emerging innovations and taking on additional responsibilities within an organization (Lakstigala & Balina, 2019). Similarly, Robertson (2014) explored the relationship between work settings and employee behavior. The findings indicated that employees could enhance their performance by supporting and developing their peers within the organization.

The available literature has also shown that training and development are commonly used to bridge the gap between current performance and the performance expected in the future (Tukunimulongo, 2016). However, such training programs are most effective when focused on behavioral improvements, such as increasing employee engagement. For instance, Jain and Khurana (2017) conducted a study on ICICI Bank in Pakistan and, in their findings, they came with the conclusion that employee engagement through training not only improves performance but also enhances employee retention.

2.4. Study Variables

The independent variables in this study are employee engagement through training and development, employee behavior through training and development, and employee competence through training and development (Genza & Musisi, 2018). Conversely, the dependent variable of the study is the employees' level of performance.

Independent Variables

Dependent Variable

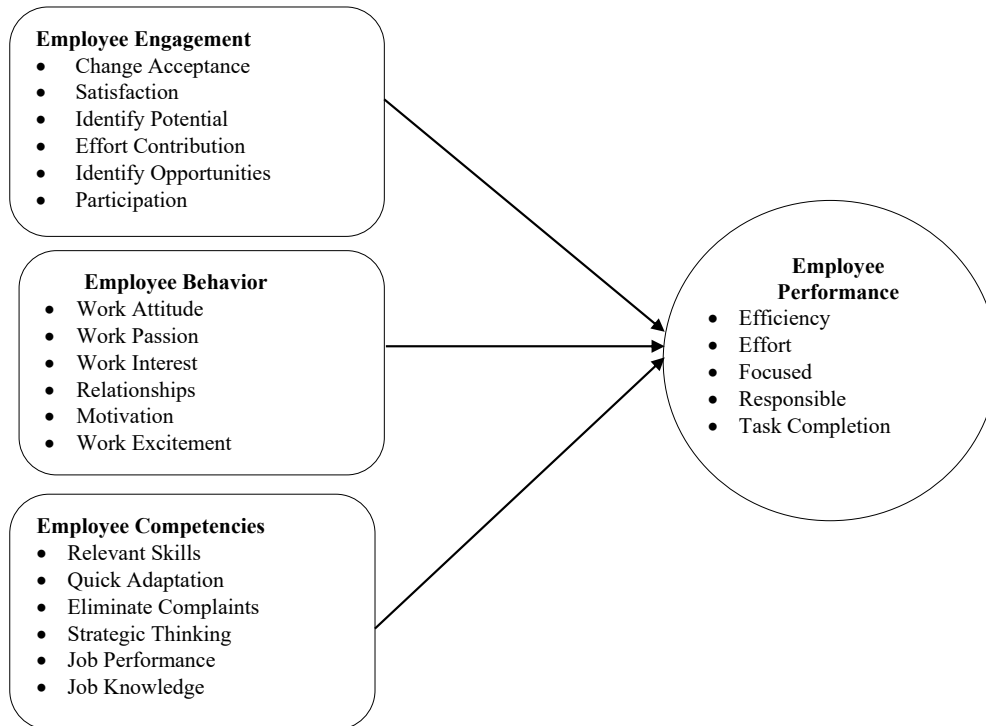


Figure 2: Conceptual Framework (Source: Authors Construct based on Reviewed Literature)

Based on the reviewed literature and conceptual framework, the study has proposed three hypotheses:

Hypothesis 1: *There is a significant relationship between enhanced employees' engagement through training and development and employees' performance at CRDB Bank.*

Hypothesis 2: *There is a significant relationship between enhanced employee behavior through training and development and employees' performance at CRDB Bank.*

Hypothesis 3: *There is a significant relationship between enhanced employees' competence through training and development and employees' performance at CRDB Bank.*

3. Methodology

3.1. Research Design

This study adopted a causal research design to examine the cause-and-effect relationship between the independent and dependent variables. Additionally, the study employed a quantitative research approach to scientifically determine the relationship between the research variables using quantitative estimation techniques. The study was conducted at CRDB Bank across several branches located in Kinondoni and Ilala districts, specifically covering the bank's headquarters, Mlimani City branch, and Lumumba branch, which have the largest number of staff. Using Yamane's formula for sample size determination, with a

sampling error precision of 0.05 and a population size of 135, the study arrived at a sample size of 100 respondents. These respondents were staff members serving at branches of the CRDB Bank in Kinondoni and Ilala districts (Creswell, 2014).

3.2. Data Collection Methods and Analysis

This study utilized structured questionnaires to collect data from CRDB Bank employees (Saunders et al., 2013). Since the population of study was relatively larger, the researchers used questionnaires that enabled them to collect information within a short period of time (Kothari, 2004). A Likert scale was used to measure respondents' views, asking them to indicate the extent to which they strongly agree, agree, remain neutral, disagree, or strongly disagree with a series of statements related to a given variable.

To analyse the quantitative data obtained from the structured questionnaires, multiple regression analysis was performed. This analysis tested the significance of the relationships among the research variables and determined the extent to which variation in employee performance is influenced by the three independent variables. Before conducting the regression analysis, several prerequisite tests were performed:

- i) The Shapiro-Wilk test and the skewness-kurtosis test were conducted to assess the normal distribution of the data.
- ii) The Kaiser-Meyer-Olkin (KMO) test and Bartlett's test were used to evaluate sample adequacy and the sphericity of the data.
- iii) The Variance Inflation Factor (VIF) test was deployed to measure the extent of multicollinearity among the independent variables.

The regression analysis was guided by the regression model in Equation 1.

$$EPF = C + \beta_1 ENG_1 + \beta_2 BEH_2 + \beta_3 COMP_3 + \epsilon \quad (1)$$

Where; *EPF* represents Employees' Performance in CRDB Bank,

C= represents intercept, predicted value of *EPF* if *X*=0.

$\beta_1 \beta_2 \beta_3$ = represent regression coefficients.

ENG₁ =Employees' Engagement,

BEH₂ =Employees' Behavior,

COMP₃ =Employees' Competence, and

ϵ =Error term

4. Results

4.1. Demographic Information of the Respondents

Respondents were selected from various branches of CRDB Bank in Kinondoni and Ilala districts Dar es Salaam region. The study analyzed the demographic characteristics of the respondents (Table 1), including their gender, age, education level, years of service with the bank, and their involvement in training and development programs.

Table 1: Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	65	65%
	Female	35	35%
Years of experience in the Banking Field	1 - 4 Years	44.0	44
	5 - 9 Years	46.0	46
	10 - 14 Years	9.0	9
	15 Years and above	1.0	1
Managerial Position	Junior management level	72.0	72
	Manager Customer Service & Operations	1.0	1
	Relationship officer	1.0	1
	Senior management level	26.0	26
Department of Service	Audit	1.0	1
	Customer service	1.0	1
	Human Resource	4.0	4
	ICT & Business support	6.0	6
	Loans	17.0	17
	Marketing & sales	7.0	7
	Operations	64.0	64

4.2. Reliability of Data

Data reliability refers to the extent to which data produces consistent results when used by different researchers (Golafshani, 2003). This study utilized the Cronbach's Alpha test to assess the reliability of the collected data. According to the reliability results presented in Table 2, the analysis indicates that the Cronbach's Alpha values for all four research variables were above 0.9, which exceeds the recommended threshold of 0.7. As noted by George and Mallery (2003), a score of 0.70 or higher demonstrates a high level of consistency. This suggests that if another researcher used the same data, there is a 90% likelihood of obtaining similar results.

Table 2: Reliability Statistics

Items	Number of Items	Cronbach's Alpha
Employee Engagement	6	0.928
Employee Behavior	9	0.960
Employee Competence	6	0.936
Employee Performance	6	0.946

4.2.1. Sample Adequacy

Sample adequacy is a key prerequisite for conducting parametric tests. To ensure this, the study employed the Kaiser-Meyer-Olkin (KMO) test to measure sampling adequacy and Bartlett's Test of Sphericity to assess the level of sphericity. The assumption underlying these tests is that a KMO value above 0.7 indicates the sample is adequate for conducting parametric tests such as regression analysis. Additionally, Bartlett's Test of Sphericity is considered significant if the p-value is less than 0.05 at a 5% level of significance. The results presented in Table 3 indicate that the sample is adequate, as the KMO value of 0.8 exceeds

the recommended threshold of 0.7. Furthermore, Bartlett's Test of Sphericity is significant, with a p-value below 0.05 at the 5% level of significance.

Table 3: Kaiser-Meyer-Olkin and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy			.817
Bartlett's Test of Sphericity	Approx. Chi-Square		368.470
	Df		6
	Sig.		.000

4.2.2. Normality Test

The normal distribution of data is a key assumption in determining whether parametric or non-parametric tests should be conducted in a study. In this study, the normality of the data was assessed using the skewness and kurtosis tests. The basic assumption of these tests is that values closer to 0 indicate that the data is normally distributed. The findings reveal that the data is normally distributed since all variables have skewness and kurtosis values close to zero (see Table 4).

Table 4: Skewness and Kurtosis Test of Normality

	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Engagement	100	3.8808	0.058	0.241	-0.308	0.478
Behaviour	100	3.9703	-0.018	0.241	-0.463	0.478
Competence	100	3.8950	-0.064	0.241	-0.492	0.478
Performance	100	4.0346	-0.111	0.241	-0.536	0.478

4.3. Regression Results

To analyse the quantitative data collected from structured questionnaires, multiple regression analysis was conducted to determine how each independent variable contributes to variations in employee performance. Prerequisite tests confirmed that all conditions were met, including normal distribution, sample adequacy, and low multicollinearity among the independent variables.

The primary purpose of the regression analysis was to test the significant relationships among the research variables and to assess the extent to which variation in employee performance is influenced by the three independent variables.

Table 5: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.861 ^a	.742	.734	.45917
a. Predictors: (Constant), Competence, Engagement, Behavior				

The model summary in Table 5 presents the model fit of the regression, explaining the extent to which the independent variables account for variations in employees' performance at CRDB Bank. The R-squared value of 0.742 indicates that 74% of the variation in employees' performance at CRDB Bank is predicted by the independent variables used in the study. The results confirm the model fit, demonstrating that the regression model is accurate in predicting the dependent variable and thus provides realistic results. These findings are

consistent with Zygmunt and Smith (2014), who stated that a model summary with a predictive capacity above 60% signifies a logical model for predicting dependent variables. Therefore, the model summary validates the regression model as having a logical basis for testing the study's hypotheses.

Table 6: Regression Coefficients^a

Model		B	Std. Error	Std. Beta	T	Sig.	Tolerance	VIF
1	(Constant)	0.645	0.219		2.952	0.004		
	Engagement	-0.072	0.097	-0.073	-0.741	0.461	.390	2.566
	Behaviour	0.470	0.116	0.491	4.061	0.000	.252	3.967
	Competence	0.463	0.092	0.471	5.022	0.000	.378	2.642

a. Dependent Variable: Employee Performance

$$EPF = C + 0.47BEH_2 + 0.46COMP_3 + \varepsilon \quad (1)$$

The regression results (Table 6) indicate that enhanced employee engagement through training and development has an insignificant relationship with employee performance at CRDB Bank at the 5% level of significance. Consequently, the results lead to the rejection of Hypothesis 1, which posits a significant relationship between enhanced employee engagement through training and development and employee performance at the bank.

The regression results further reveal that enhanced employee behavior through training and development has a significant relationship with employee performance at the 5% level of significance. Based on this result, the study accepts Hypothesis 2 and concludes that there is a significant relationship between enhanced employee behavior through training and development and employee performance at the bank. Moreover, the regression results indicate a significant relationship between enhanced employee competence through training and development and employee performance at the bank at the 5% level of significance. Accordingly, the study accepts Hypothesis 3 and states that there is a significant relationship between enhanced employee competence through training and development and employee performance at the bank.

5. Discussion of the Findings

5.1. Relationship between Enhanced Employees' Engagement through Training and Development and Employees' Performance in CRDB Bank

The results indicate that enhanced employee engagement through training and development has an insignificant relationship with employee performance at the CRDB Bank. This insignificant relationship is further supported by a negative standardized Beta coefficient of -0.073, which suggests that inadequate employee engagement through training and development contributes to a 7.3% reduction in employee performance at the CRDB Bank. These findings suggest that the training programs implemented at CRDB Bank have not yet achieved their full potential in improving employee engagement, which has, in turn, negatively impacted employee performance. Furthermore, the results reveal that the training programs offered have fallen short of enabling employees to understand how their efforts contribute to the organization's short-and long-term goals. These findings support the available literature that considers training and development as positively and directly associated with employee engagement (Tien Tien Thanh, & Thu Ha, 2024; Kwon et al., 2024).

5.2. Relationship between Enhanced Employees' Behavior through Training and Development and Employees' Performance in CRDB Bank

The regression results indicate that enhanced employee behavior through training and development positively impacts employee performance at CRDB Bank by 49%. The findings suggest that the newly acquired knowledge and skills from training are easily reflected in employees' workplace behaviors. This observation is closely related to the findings of Hosen et al. (2024), who argue that training and development and employees' work performance are mediated by organizational commitment. The current study's results also suggest that the availability of training programs has improved employees' attitudes toward their roles within the organization. Again, Saedin et al. (2024), in their study, found that learning and development influence employee turnover behavior and performance. Additionally, training and development at CRDB Bank have strengthened employee relationships with co-workers and supervisors, which, in turn, have boosted employee performance.

5.3. Relationship between Enhanced Employees' Competence through Training and Development and Employees' Performance

The regression results indicate that enhanced employee competence through training and development positively impacts employee performance at CRDB Bank by 47%. The findings demonstrate that employee training and development impart skills in long-term thinking, which are essential for improving job performance. These results align with the study by Abebe et al. (2019), which similarly found that training fulfills employees' needs and enhances their competence levels, which are critical for job performance. Additionally, the findings reveal that training reduces customer complaints by improving employees' competency. Furthermore, development through work-based learning enables staff to adapt more easily to changes and handle difficult situations effectively (Thapa, 2024).

6. Conclusion

The study aimed to evaluate the influence of enhanced employees' engagement through training and development on employees' performance in CRDB Bank. Regression results indicate that enhanced employees' engagement through training and development has an insignificant relationship with employees' performance in CRDB Bank. Therefore, the study concludes that training programs initiated at CRDB Bank have yet to realize their full potential in improving employee engagement which in turn has affected employees' performance. However, training programs offered have fallen short of enabling employees to understand how their efforts contribute to the organizational short and long-term goals. Moreover, the training programs attended by employees haven't allowed employees to proactively identify future challenges and potential opportunities.

Regression results designate that enhanced employee behavior through training and development has a significant relationship with employees' performance. Therefore, the study can conclude that newly acquired knowledge and skills from training can easily be recognized through working behavior. Training has improved employees' attitudes regarding the existence of a job as indicated in the study, and employee relationships with co-workers and supervisors which have boosted employee performance.

Moreover, the study aimed to evaluate the influence of enhanced employee' competence through training and development on employees' performance at the bank. Regression results designate that enhanced employees' competence through training and development has a significant relationship with employees' performance at CRDB Bank. Conclusively, employee training and development programs teach skills in long-term thinking, which are essential for improving the performance of employees at CRDB Bank.

Based on the study results, the study recommends that financial institutions need to invest in the training and development of their staff as this has an overall impact on the organization's performance. The study has further shown that despite the cost of implementing training, the benefits of the training can't be ignored. Thus, banks and other local organizations must budget and implement an effective training and development plan. Training is important especially for banks, like CRDB, which are operating in a financial sector that is overly challenged by a dynamic business environment.

Additionally, the study has found a significant relationship between training and employee behavior and thus recommends careful evaluation of staff training needs before planning training programs. The training plan needs to determine the participants and areas that need improvements in the organization so that it does not deviate from the intended objectives.

The study findings are limited to some branches of the largest commercial bank in the country - CRDB. It would be more beneficial if another study can be extended to other financial institutions beyond CRDB Bank. Besides, conducting a study to make comparison across banks in the country can be one of the fertile grounds to uncover the importance of employee training for the development of financial institutions in Tanzania. Moreover, data collection for this study relied on questionnaires. The researchers suggest a different approach to data collection in future research in order to observe variations in conclusion about the study.

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